

EXHIBIT F

DEPARTMENT OF CORPORATIONS



PLEASE READ THE ATTACHED INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS REPORT. All licensees must complete the report even if no business was conducted. See INSTRUCTIONS if no business was conducted.

To: COMMISSIONER OF CORPORATIONS, STATE OF CALIFORNIA

ANNUAL REPORT
 LICENSEES ENGAGED IN BUSINESS UNDER THE
 CALIFORNIA FINANCE LENDERS LAW
 (Finance Lender and Broker)
 For the Year Ended December 31, 2009

SCHEDULE A
 GENERAL INFORMATION

1. Name of Licensee (as shown on the license)
 and Address of Main Office:

6038780 CFL 1
 CASHCALL, INC.
 1600 S. DOUGLASS RD.
 ANAHEIM, CA 92806

2. Business Phone No.: (949) 752-4600 Fax No.: (949) 225-4600
 Website Address: www.cashcall.com
 E-mail Address: _____
3. Address Change. If you wish to change the address of your place of business, you must submit a Change of Address Form to the Department of Corporations. The request for the change of address must be received by the Department 10 days prior to the date of your move or an administrative penalty of \$500 will be assessed. The Change of Address Form can be found on the Department's website at www.corp.ca.gov.

SCHEDULE A
(Continuation)
GENERAL INFORMATION

4. Office Hours: 7:00 a.m. - 6:00 p.m.

5. License Number for Main Office: 6038780

(If the report covers more than one location, the license number and address of each location must be listed on a separate schedule attached to this report.)

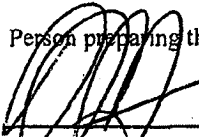
CAUTION: THE REPORT WILL BE RETURNED IF THIS SCHEDULE IS NOT COMPLETED.

6. Licensed Authority: A. ☒ Lender Only
 B. ☐ Lender and Broker
 C. ☐ Broker Only

7. Total number of licenses held at December 31, 2009: 1

8. Type of Organization: ☒ Corporation
 ☐ Partnership
 ☐ Individual
 ☐ Limited Liability Company
 ☐ Other (specify) _____

9. Person preparing this report:



Signature

Daniel H. Baren, General Counsel
Name & Title (Please type or print)

Phone No.: (949) 752-753-4605

Email Address: dbaren@cashcall.com

VERIFICATION

STATE OF California)
) SS.
 COUNTY OF Orange)

I, the undersigned, state: That I am an officer or general partner or the sole proprietor or have a position of similar proprietary interest of
 (Insert name as shown on your license)

CashCall, Inc.

and I have read and signed this report and the documents filed herewith and know the contents thereof. I certify that the financial statements contained therein were prepared in conformity with generally accepted accounting principles consistently applied, and the statistical information supplied is to the best of my knowledge true and exact.

Additional certification of licensees with two or more licensed locations:

By signing this report I hereby authorize the Commissioner to contact our main office regarding issues and concerns for all branches of the company.

Complete Section (A) OR Section (B) as appropriate.

(A) IF LOCATED IN CALIFORNIA OR A STATE WHICH PERMITS A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS NOT NECESSARY.

Date March 11, 2010 at Anaheim, CA
 (Month / Day) (Year) (City) (State)

I certify (or declare) under the penalty of perjury that the foregoing is true and correct.

Signature of Declarant

Louis Ochoa, Secretary

Name and Title (Please type or print)

(B) IF LOCATED OUTSIDE CALIFORNIA AND IN A STATE WHICH DOES NOT PERMIT A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS REQUIRED.

Date _____, _____
 (Month / Day) (Year)
 at _____
 (City)

 (State)

Signature of Affiant

 Name and Title (Please type or print)

Subscribed and sworn to before me on

_____, _____
 (Month / Day) (Year)

 Notary Public in and for said County and State

(SEAL)

TABLE OF SCHEDULES TO BE COMPLETED

The schedules in this report must be completed in accordance with the following licensing authority and instructions under the California Finance Lenders Law (CFL):

A. If you are licensed as a **CFL LENDER**, the following schedules must be completed:

SCHEDULE	PAGE	SCHEDULE	PAGE
A	1 & 2	E	13
VERIFICATION	3	F	14 & 15
B-1	5 & 6	G	16, 17, & 18
B-1(a)	7	H	19
B-2	8	I	20
C-1	9	J	21 & 22
C-2	10	K	23 & 24
C-3	11	L and M	25, 26 & 28

B. If you are licensed as a **CFL BROKER**, the following schedules must be completed:

SCHEDULE	PAGE	SCHEDULE	PAGE
A	1 & 2	C-2	10
VERIFICATION	3	C-3	11
B-1	5 & 6	D	12
B-1(a)	7	J	21 & 22
B-2	8	K	23 & 24
C-1	9	L and M	25, 26 & 28

** If you are licensed as a CFL Broker only, discard Pages 13 through 20.*

C. If you are authorized to act as a **CFL LENDER and BROKER**, all schedules must be completed.

D. If any schedule is inapplicable, note "N/A" at the top of the schedule.

E. The verification on Page 3 must be completed on all reports.

UNSIGNED OR INCOMPLETE VERIFICATION WILL NOT BE ACCEPTED

F. If no business was conducted under the license(s) during the calendar year 2009, only pages 1 through 11, 23, 24 and 25 need to be completed. The remaining pages need not be submitted. "No business" means no loan was made, refinanced, or brokered in 2009, and no loan payment or broker fee was received in 2009. Also a statement must be completed at the bottom of the page 3 VERIFICATION stating that "No business was conducted under the license(s) during the calendar year 2009."

G. Your annual assessment is based on the gross income reported from activities conducted under your California Finance Lenders Law (Schedule C-1, Statement of Income and Expense, Page 9, Line 1). Income earned from other state or federal licenses, activities not requiring a license, or activities conducted pursuant to licenses of other agencies should be reported on Schedule C-1, Page 9, Line 2.

H. For the purposes of completing the 2009 Annual Report, all income derived from loans originated under the Personal Property Broker, Consumer Finance Lender, and/or Commercial Finance Lender Laws should be treated as income earned under the California Finance Lenders Law.

**SCHEDULE B-1
BALANCE SHEET
AS OF DECEMBER 31, 2009**
(Round to Nearest Dollar - Omit Cents)

Name of Licensee: CashCall, Inc.CFL File No. 6038780**ASSETS**

1. Cash	\$ 2,633,891
2. Investments	275,000
3. CFL Loans Receivables (<i>must equal Schedule B-2, line 6</i>)	7,204,859
4. Other Receivables (<i>must equal Schedule B-2, line 14</i>)	0
5. Reserves and Withholds by Banks and Finance Companies	10,277,884
6. Fixed Assets (Less: Accumulated Depreciation \$ 13,062,560)	5,892,713
7. Prepaid Expenses and Deferred Charges	443,215
8. Commissions Receivable	0
9. Other Assets	70,283,416
10. Total Assets (<i>sum of lines 1 thru 9 and must equal line 22</i>)	<u>\$ 97,010,978</u>

LIABILITIES AND NET WORTH

11. Loans & Notes Payable from Third Parties	\$ 36,579,740
12. Loans & Notes Payable from Parents & Affiliates	21,259,801
13. Bonds, Debentures, and Certificates of Indebtedness	0
14. Accounts Payable	5,771,460
15. Dealers Reserves and Withholds	0
16. Accrued Taxes Other Than Income Tax	23,750
17. Reserve for Income Taxes	0
18. Credit Insurance Premiums Due Insurer	0
19. Other Liabilities and Accruals	7,488,360
20. Total Liabilities (<i>sum of lines 11 thru 19</i>)	<u>\$ 71,123,111</u>
21. Net Worth (<i>line 10 less line 20 and must equal Schedule B-1(a), line 10, 13, or 14</i>)	<u>\$ 25,887,867</u>
22. Total Liabilities and Net Worth (<i>add lines 20 & 21 and must equal line 10</i>)	<u>\$ 97,010,978</u>

NOTE: CFL stands for California Finance Lenders.

Fixed Assets include land, building, equipment, furniture & fixtures, automobiles, and leasehold improvement, less accumulated depreciation.

SCHEDULE B-1
(Continuation)
REQUEST FOR CONFIDENTIAL TREATMENT

Name of Licensee (as shown on the license): CashCall, Inc.

CFL File Number: 6038780

PURSUANT TO SECTION 22159(a) OF THE FINANCIAL CODE, I REQUEST CONFIDENTIAL TREATMENT OF THE BALANCE SHEET. THE LICENSEE QUALIFIES FOR CONFIDENTIAL TREATMENT OF THE BALANCE SHEET AS A:

(CHECK ONE)

SOLE PROPRIETOR

☐

"NONPUBLICLY TRADED PERSON" (persons with securities owned by 35 or fewer individuals)

☐

By: _____
Signature of Declarant

Printed Name: _____

Position: _____

Caution: This section must be completed and be signed by an authorized person, if confidential treatment of the balance sheet is requested.

SCHEDULE B-1(a)
CALCULATION OF NET WORTH
AS OF DECEMBER 31, 2009
(Round to Nearest Dollar - Omit Cents)

Name of Licensee: CashCall, Inc.CFL File No. 6038780**FOR CORPORATION ONLY:**

1. Common Stock	\$	<u>3,000,000</u>
2. Preferred Stock		<u>0</u>
3. Paid In Capital in Excess of Par		<u>39,039,540</u>
4. Less: Treasury Stock, Donated Stock, etc.	(<u>0</u>)
5. Total Capital (sum of lines 1 thru 4)	\$	<u>42,039,540</u>
6. Retained Earnings @ 01/01/09	\$	<u><13,373,121></u>
7. Adjustments to Retained Earnings		<u><2,988,374></u>
8. Net Income or Loss (from Schedule C-1, line 23)		<u>209,822</u>
9. Retained Earnings @ 12/31/09 (sum of lines 6 thru 8)		<u><16,151,673></u>
10. Total Net Worth (sum of lines 5 and 9 and must equal Schedule B-1, line 21)	\$	<u>25,887,867</u>

FOR PARTNERSHIP ONLY:

11. Partnership Capital Accounts:

Name (General Partners)	Percentage	Amount
_____	_____	\$ _____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

12. Limited Partners (total)

13. Total Net Worth (sum of lines 11 and 12 and must equal Schedule B-1, line 21)

\$ _____

FOR INDIVIDUALS, TRUSTEES, AND OTHERS:

14. Net Worth of Individuals, Trustees, and Others (enter balance from Schedule B-1, line 21)

\$ _____

SCHEDULE B-2
ANALYSIS OF LOANS AND RECEIVABLES OUTSTANDING
AS OF DECEMBER 31, 2009
(Round to Nearest Dollar - Omit Cents)

<u>CALIFORNIA FINANCE LENDERS LOANS:</u> (A)	<u>Aggregate Balance</u>
1. Consumer Loans	\$ 40,121,059
2. Commercial Loans	0
3. Subtotal (sum of lines 1 and 2)	\$ 40,121,059
4. Less: Unearned Pre-computed Charges	(0)
5. Less: Allowance for Bad Debts	(32,916,200)
6. Net California Finance Lenders Loans Receivables (sum of lines 3 thru 5 and must equal Schedule B-1, line 3)	\$ 7,204,859

<u>OTHER RECEIVABLES NOT SUBJECT TO CFL LICENSING REQUIREMENTS OF COMMISSIONER OF CORPORATIONS:</u> (B)	<u>Aggregate Balance</u>
7. Sales Contracts	\$ 0
8. Leases (True leases)	0
9. Factoring	0
10. Others	0
11. Subtotal (sum of lines 7 and 10)	\$ 0
12. Less: Unearned Pre-computed Charges	(0)
13. Less: Allowance for Bad Debts	(0)
14. Net Other Receivables (sum of lines 11 thru 13 and must equal Schedule B-1, line 4)	\$ 0

NOTE:

(A) May include outstanding receivables originated under the Personal Property Broker, Consumer Finance Lender, and Commercial Finance Lender licenses.

(B) See Schedule B-2 of INSTRUCTIONS on classification of receivables.

SCHEDULE C-1
STATEMENT OF INCOME AND EXPENSES
FOR CALENDAR YEAR 2009
(Round to Nearest Dollar - Omit Cents)

INCOME

1. Gross Income from CFL Loans and CFL Brokered Loans (from Schedule C-2, line 16). REPORT ONLY CFL GROSS INCOME ON THIS LINE ..	\$ 52,962,936
2. Gross Income from All Other Business and Sources (from Schedule C-3, line 7)	253,057
3. Total Gross Income (sum of lines 1 and 2)	\$ 53,215,993

EXPENSES

4. Loss on Loans Receivable	\$ 143,933
5. Professional Audit and Accounting Services	397,440
6. Insurance and Bond Premiums	1,341,866
7. Legal Services and Expenses	4,184,132
8. Occupancy Expenses	2,566,796
9. Provision for Bad Debt Allowance	{ 2,191,126 }
10. Salaries and Bonuses: Employees	18,331,203
11. Salaries and Bonuses: Owners, Partners, Executives	851,250
12. Depreciation	3,542,903
13. License Fees and Taxes	174,293
14. Telephone and Utilities	478,794
15. Advertising and Promotions	4,924,740
16. Other Expenses	8,666,581
17. Total Expenses before Interest and Income Taxes (sum of lines 4 thru 16)	\$ 43,412,805
18. Income or (loss) before Interest and Income Taxes (line 3 less line 17)	\$ 9,803,188
19. Interest Paid to Bona Fide Third Parties	6,994,806
20. Interest Paid to Parent Company and Affiliates	2,475,588
21. Income or (Loss) before Income Taxes (subtract lines 19 and 20 from line 18)	\$ 332,794
22. Provision for Income Taxes	122,972
23. Net Income or (Loss) (line 21 less line 22). (A)	\$ 209,822

NOTE: (A) If the licensee is incorporated, NET INCOME OR LOSS balance must agree with Schedule B-1(a), line 8.

SCHEDULE C-2
ANALYSIS OF INCOME RECEIVED FROM CFL LENDERS AND BROKERS LOANS
FOR CALENDAR YEAR 2009
(Round to Nearest Dollar - Omit Cents)

	Loans Under \$2,500 (Column 1)	Loans of \$2,500 & Over (Column 2)	Total (Column 3)
<u>CFL LENDERS AND BROKERS LOANS:</u>			
<u>CONSUMER LOANS:</u>			
1. Charges Earned or Collected from loans	\$ 102,951	\$ 25,634,891	\$ 25,737,842
2. Collection from Charged Off Accounts .	0	3,347,327	3,347,327
3. Income from Credit Insurance	0	0	0
4. Other Insurance Commissions	0	0	0
5. Administrative Fees (Loan Fees Charged by Lenders)	0	6,321,941	6,321,941
6. Commissions from Brokering CFL Consumer Loans (from Schedule D, line 8)	0	0	0
7. Other income	0	17,555,826	17,555,826
8. Total Consumer Loans Income (sum of lines 1 thru 7)	\$ 102,951	\$ 52,895,985	\$ 52,962,936
<u>COMMERCIAL LOANS:</u>			
9. Charges Earned or Collected from Loans			0
10. Collection from Charged Off Accounts			0
11. Income from Credit Insurance			0
12. Other Insurance Commissions			0
13. Commissions from Brokering CFL Commercial Loans (from Schedule D, line 13) ..			0
14. Other Income			0
15. Total Commercial Loan Income (sum of lines 9 thru 14)			\$ 0
16. Total Gross Income from CFL Loans and CFL Brokered Loans (sum of lines 8 Column 3 & 15 and must equal Schedule C-1, line 1)			\$ 52,962,936

CAUTION: The income reported on lines 1 through 16 is for income relating to your California Finance Lender license. It may include income attributable to loans made under the Personal Property Broker, Consumer Finance Lender, and Commercial Finance Lender Laws prior to July 1, 1995. It must be accurately reported. The total income reported will be the basis for the computation of your assessment to renew your license(s) for the coming fiscal year. Income not relating to your California Finance Lender license should be reported on Schedule C-3.

SCHEDULE C-3
ANALYSIS OF INCOME RECEIVED FROM OTHER BUSINESS AND SOURCES
FOR CALENDAR YEAR 2009
(Round to Nearest Dollar - Omit Cents)

ALL OTHER BUSINESS AND SOURCES:

1. Charges Earned or Collected	\$ 0
2. Other Interest or Return on Investment	253,057
3. Collection from Charged Off Accounts	0
4. Income from Credit Insurance	0
5. Other Insurance Commissions	0
6. Other Income (<i>please explain below</i>)	0
7. Total Income from All Other Business and Sources (<i>sum of lines 1 thru 6 and must equal Schedule C-1, line 2</i>)	\$ 253,057

Please describe source of other income for line 6:

CAUTION: Income reported on Lines 1 through 7 is only for income **not** related to your CFL license with Commissioner of Corporations. Any income earned related to your CFL license with Commissioner of Corporations must be reported on Schedule C-2. For guidelines on classification of receivables and income falling under the jurisdiction of Commissioner of Corporations under the CFL Law, please refer to Schedule C-3 of the attached INSTRUCTIONS.

SCHEDULE D
SCHEDULE OF BROKERED LOANS
FOR CALENDAR YEAR 2009
(Round to Nearest Dollar - Omit Cents)

A. SCHEDULE OF CFL BROKERED LOANS *(This section must be completed by all licensees who have brokered loans to any lender licensed under the California Finance Lenders Law)*

Name of Lender	Lender's License Number	Number of Loans Brokered	Principal Amount of Loans	Amount of Commissions Received
LIST CONSUMER LOANS BROKERED ONLY: N/A				
1. _____	_____	_____	\$ _____	\$ _____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____
6. _____	_____	_____	_____	_____
7. _____	_____	_____	_____	_____
8. Total Consumer Loans Brokered (sum of lines 1 thru 7 and must equal Scheduling C-2, line 6, column 3)			\$ _____	\$ _____
LIST COMMERCIAL LOANS BROKERED ONLY: N/A				
9. _____	_____	_____	\$ _____	\$ _____
10. _____	_____	_____	_____	_____
11. _____	_____	_____	_____	_____
12. _____	_____	_____	_____	_____
13. Total Commercial Loans Brokered (sum of lines 9 thru 12 and must equal Scheduling C-2, line 13)			\$ _____	\$ _____
14. Total Loans Brokered (sum of lines 8 and 13)		0	\$ 0	\$ 0

Describe the method of computing commissions and how commissions are paid (i.e., in advance, from loan proceeds, etc.). If commissions are prepaid, describe method of refunding commissions in the event a loan is not funded.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

B. SCHEDULE OF OTHER BROKERED LOANS *(This section must be completed by all licensees who have brokered loans to any lender not licensed under the California Finance Lenders Law)*

	Total Number of Loans Brokered	Total Principal Amount of Loans Brokered	Total Amount of Commissions Received
TOTALS	0	\$ 0	\$ 0

State the name of the agency and your broker license number for authority to broker other loans.

N/A

SCHEDULE E
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY SIZE
FOR CALENDAR YEAR 2009
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

Loans of	Number of Loans	Principal Amount
1. \$ 499 or Less	0	\$ 0
2. 500 to 1,999	0	0
3. 2,000 to 2,499	0	0
4. 2,500 to 4,999	3391	8,816,600
5. 5,000 to 9,999	0	0
6. 10,000 or More	0	0
7. Total Consumer Loans Made (sum of lines 1 thru 6) . (A)	3391	\$ 8,816,600

COMMERCIAL LOANS ONLY

8. \$ 5,000 or More	0	\$ 0
9. Total Commercial Loans Made . (B)	0	\$ 0
10. Total Loans Made - All Categories (sum of lines 7 and 9) . (C)	3391	\$ 8,816,600

NOTE: (A) Totals must equal Schedule F, line 27 and Schedule G, line 40.

(B) Totals must equal Schedule F, line 34 and Schedule G, line 49.

(C) Totals must equal Schedule F, line 35 and Schedule G, line 50.

SCHEDULE F
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY TYPE OF SECURITY
FOR CALENDAR YEAR 2009
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

<u>Type of Security</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans Under \$2,500</u>		
1. Unsecured	0	\$ 0
2. Personal Property (<i>household items</i>)	0	0
3. Automobiles and Other Motor Vehicles	0	0
4. Wage Assignment	0	0
5. Other Security	0	0
6. Total Loans Made (<i>sum of lines 1 thru 5</i>)	0	\$ 0
<u>Loans \$2,500 to \$4,999</u>		
7. Unsecured	3391	\$ 8,816,600
8. Personal Property (<i>household items</i>)	0	0
9. Automobiles and Other Motor Vehicles	0	0
10. Wage Assignment	0	0
11. Other Security	0	0
12. Total Loans Made (<i>sum of lines 7 thru 11</i>)	3391	\$ 8,816,600
<u>Loans \$5,000 to \$9,999</u>		
13. Unsecured	0	\$ 0
14. Personal Property (<i>household items</i>)	0	0
15. Automobiles and Other Motor Vehicles	0	0
16. Wage Assignment	0	0
17. Real Property	0	0
18. Other Security	0	0
19. Total Loans Made (<i>sum of lines 13 thru 18</i>)	0	\$ 0

SCHEDULE F
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY TYPE OF SECURITY
FOR CALENDAR YEAR 2009
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

<u>Type of Security</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans \$10,000 and Over</u>		
20. Unsecured	0	\$ 0
21. Personal Property (<i>household items</i>)	0	0
22. Automobiles and Other Motor Vehicles	0	0
23. Wage Assignment	0	0
24. Real Property	0	0
25. Other Security	0	0
26. Total Loans Made (<i>sum of lines 20 thru 25</i>).	0	\$ 0
27. Total Consumer Loans Made (<i>sum of lines 6, 12, 19, & 26</i>). (A)	3391	\$ 8,816,600

COMMERCIAL LOANS ONLY

28. Unsecured	0	\$ 0
29. Personal Property	0	0
30. Automobiles and Other Motor Vehicles	0	0
31. Business Equipment	0	0
32. Real Property	0	0
33. Other Security	0	0
34. Total Commercial Loans Made (<i>sum of lines 28 thru 33</i>). (B)	0	\$ 0
35. Total Loans Made - All Categories (<i>sum of lines 27 and 34</i>). (C)	3391	\$ 8,816,600

NOTE: (A) Totals must equal Schedule E, line 7 and Schedule G, line 40.

(B) Totals must equal Schedule E, line 9 and Schedule G, line 49.

(C) Totals must equal Schedule E, line 10 and Schedule G, line 50.

SCHEDULE G
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGES
FOR CALENDAR YEAR 2009
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

	<u>Annualized Rate of Charge</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans under \$2,500</u>			
1.	Step Rate: 2.5%, 2%, 1.5%, & 1% Per Month	0	\$ 0
	Alternate Rates:	0	0
2.	1.6% Per Month		
3.	Federal Reserve Bank Rate plus 10%	0	0
	Other Rates:	0	0
4.	Up to 14.999 APR		
5.	15.000 to 19.999 APR	0	0
6.	20.000 to 24.999 APR	0	0
7.	25.000 to 29.999 APR	0	0
8.	30.000 to 34.999 APR	0	0
9.	35.000 to 39.999 APR	0	0
10.1	40.000 to 99.999 APR	0	0
10.2	100.000 or More APR	0	0
11.	Variable Rates Based on Index	0	0
12.	Total Loans Made (sum of lines 1 thru 11) ...	0	\$ 0
<u>Loans \$2,500 to \$4,999</u>			
13.	Up to 14.999 APR	0	\$ 0
14.	15.000 to 19.999 APR	0	0
15.	20.000 to 24.999 APR	0	0
16.	25.000 to 29.999 APR	0	0
17.	30.000 to 34.999 APR	0	0
18.	35.000 to 39.999 APR	0	0
19.1	40.000 to 99.999 APR	1592	4,139,200
19.2	100.000 or More APR	1799	4,677,400
20.	Variable Rates Based on Index	0	0
21.	Total Loans Made (sum of line 13 thru 20) ..	3391	\$ 8,816,600

SCHEDULE G
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGES
FOR CALENDAR YEAR 2009
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

<u>Annualized Rate of Charge</u>			<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans \$5,000 to \$9,999</u>				
22.	Up to 14.999	APR	0	\$ 0
23.	15.000 to 19.999	APR	0	0
24.	20.000 to 24.999	APR	0	0
25.	25.000 to 29.999	APR	0	0
26.	30.000 to 34.999	APR	0	0
27.	35.000 to 39.999	APR	0	0
28.1	40.000 to 99.999	APR	0	0
28.2	100.000 or More	APR	0	0
29.	Variable Rates Based on Index		0	0
30.	Total Loans Made (sum of line 22 thru 29) ..		0	\$ 0
<u>Loans \$10,000 and Over</u>				0
31.	Up to 14.999	APR	0	\$
32.	15.000 to 19.999	APR	0	0
33.	20.000 to 24.999	APR	0	0
34.	25.000 to 29.999	APR	0	0
35.	30.000 to 34.999	APR	0	0
36.	35.000 to 39.999	APR	0	0
37.1	40.000 to 99.999	APR	0	0
37.2	100.000 or More	APR	0	0
38.	Variable Rates Based on Index		0	0
39.	Total Loans Made (sum of line 31 thru 38) ..		0	\$ 0
40.	Total Consumer Loans Made (sum of lines 12, 21, 30, & 39) . (A)		3391	\$ 8,816,600

NOTE: (A) Totals must equal Schedule E, line 7 and Schedule F, line 27.

SCHEDULE G
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGES
FOR CALENDAR YEAR 2009
(Round to Nearest Dollar - Omit Cents)

COMMERCIAL LOANS ONLY

	<u>Note Rate or Contract Rate</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
41.	Up to 14.999	0	\$ 0
42.	15.000 to 19.999	0	0
43.	20.000 to 24.999	0	0
44.	25.000 to 29.999	0	0
45.	30.000 to 34.999	0	0
46.	35.000 to 39.999	0	0
47.1	40.000 to 99.999	0	0
47.2	100.000 or More	0	0
48.	Variable Rates Based on Index	0	0
49.	Total Commercial Loans Made (sum of lines 41 thru 48) . (B)	0	\$ 0
50.	Total Loans Made - All Categories (sum of lines 40 & 49) . (C)	3391	\$ 8,816,600

NOTE: (B) Totals must equal Schedule E, line 9 and Schedule F, line 34.
(C) Totals must equal Schedule E, line 10 and Schedule F, line 35.

SCHEDULE H
CREDIT INSURANCE
GENERAL INFORMATION

1. Give name(s) of insurance company(ies) underwriting your credit insurance.

Name: N/A

Address: N/A

2. Is (are) the insurance company(ies) described in Item 1 above a parent corporation, affiliated company, or in any other manner connected with the licensee reporting? Yes [] No []

If answer to Item 2 is *Yes*, please explain:

3. Credit insurance premiums charged per year per hundred dollars of initial indebtedness:

Single Premium	Credit Life	Joint Coverage
\$ <u>0</u>	Personal Property	\$ <u>0</u>
\$ <u>0</u>	Real Property	\$ <u>0</u>
	Credit Disability	
\$ <u>0</u>	Personal Property	\$ <u>0</u>
\$ <u>0</u>	Real Property	\$ <u>0</u>
	Credit Loss-of-Income	
\$ <u>0</u>	Personal Property	\$ <u>0</u>
\$ <u>0</u>	Real Property	\$ <u>0</u>

4. Is the credit insurance premium deducted from the loan proceeds? Yes [] No []

If the answer is *No*, please explain:

5. Are the credit insurance premiums that have been collected from the borrowers remitted in total to the carrier? Yes [] No []

If the answer is *No*, please explain:

6. What is the age limit to qualify for credit insurance?

	Minimum	Maximum
Credit Life	<u>0</u>	<u>0</u>
Credit Disability	<u>0</u>	<u>0</u>
Credit Loss-of-Income	<u>0</u>	<u>0</u>

7. Does the credit disability policy contain a "14-day" non-retroactive provision? Yes [] No []

If the answer is *No*, please explain:

8. List exclusions from coverage, if any:

SCHEDULE I
SALE OF LOANS TO INSTITUTIONAL INVESTORS AND LOANS SERVICED
FOR CALENDAR YEAR 2009
(Round to Nearest Dollar - Omit Cents)

1. Loans Sold (Pursuant to Sections 22340, 22340.1, 22600 and 22600.1 Financial Code):

Report only those loans originated under your California Department of Corporations' CFL license(s), or purchased from an institutional lender, or another licensee pursuant to Division 9 of California Financial Code, and subsequently sold to institutional investors as defined in the California Financial Code.

No. of Loans Sold	Dollar Value of Loans Sold	Dollar Amount of Loans Sold Retained for Servicing	Servicing Fees Earned
0	\$ 0	\$ 0	\$ 0
Are these loans sold to institutional investors?		<u>Yes</u> No	
Did you sell any of those loans to affiliated companies?		Yes <u>No</u>	
Are trust accounts established for those loans serviced?		<u>Yes</u> No	

2. Loans Serviced Under the CFL License (This would include all loans originated, purchased or sold):

Report all loans you service as of December 31, 2009

Loan Type	Number of Loans	Balance	Servicing Fees Earned
Residential Real Estate Secured	0	\$ 0	\$ 0
All Other Loans	382,221	\$ 200,165,680	\$ 13,313,060

SCHEDULE J
OTHER BUSINESS ACTIVITIES AND COVERED LOANS

(Round to Nearest Dollar - Omit Cents)

A. OTHER BUSINESS ACTIVITIES:

This Schedule is to be completed on *any* activities conducted at the licensed location(s) in addition to the making and/or brokering of loans pursuant to your California Finance Lender licenses.

1. <u>Sale of Insurance Products</u>	<u>Insurer</u>	<u>2009 Revenue</u>
Credit Life Insurance	N/A	\$ 0
Credit Disability Insurance	N/A	0
Credit Loss of Income Insurance	N/A	0
Accidental Death & Dismemberment	N/A	0
Personal Property Insurance	N/A	0
Real Estate Loan Insurance	N/A	0
Others (auto, whole life, etc.)	N/A	0

2. OTHER SERVICES PROVIDED (Examples: loan servicing, leasing, automobile contracts, etc.)

<u>Description of Services Provided</u>	<u>2009 Revenue</u>	<u>License Authority (If Applicable)</u>
None	\$ 0	N/A

3. BUSINESS CONDUCTED PURSUANT TO THE COMMODITY BROKERS LAW OF 1990

(Example: Sale and/or financing of precious metals or other commodities)

<u>Describe Activity</u>	<u>2009 Revenue</u>	<u>License Authority (If Applicable)</u>
None	\$ 0	N/A

4. OTHER BUSINESS ACTIVITY CONDUCTED AT LICENSED LOCATION (If not included in Parts 1, 2, or 3 above.)

<u>Describe Activity</u>	<u>2009 Revenue</u>	<u>License Authority (If Applicable)</u>
None	\$ 0	N/A

5. List any other licenses held by licensee issued by State of California departments or agencies:

<u>Name of License</u>	<u>Name of Agency</u>	<u>License No.</u>
None	0	N/A

SCHEDULE J
(Continuation)
OTHER BUSINESS ACTIVITIES AND COVERED LOANS
(Round to Nearest Dollar - Omit Cents)

B. COVERED LOANS:

This section must be completed by those licensees who have made 'covered loans' as defined in Section 4970(b)(1) of the Financial Code

<u>Number of Covered Loans</u>	<u>Principal Amount</u>
0	\$ 0

SCHEDULE K
DIRECTORY OF DIRECTORS, OFFICERS, BRANCH MANAGERS AND ANY PERSON OWNING OR
CONTROLLING (directly or indirectly) 10% OR MORE INTEREST OR EQUITY SECURITIES
(Please Type or Print Clearly)

Name of Licensee: CashCall, Inc.

CFL File No. 6058780

For updating the Department's licensee files, please complete the following directory for ALL directors, officers, branch managers and any person (as defined in Section 22008 of the California Financial Code) holding 10 percent or more of the outstanding interests if the licensee is a partnership or if the licensee is a corporation, directly or indirectly controlling 10 percent or more of the outstanding equity securities. If the person was required to be included in the initial application or in a subsequent report of a changes in personnel, the person should be included in this directory.

A self-designed form may be used to substitute this schedule if any licensee has more than 21 directors, officers, branch managers and any person holding 10 percent or more of the outstanding interests if the licensee is a partnership or if the licensee is a corporation, directly or indirectly controlling 10 percent or more of the outstanding equity securities. A self-designed form should contain at a minimum the following information.

In addition to this directory, please submit a Statement of Identity and Questionnaire (SIQ) for those individuals who did not submit the SIQ to the Department previously. The SIQ form is available at the Department's internet website at "www.corp.ca.gov".

[illegible]

SCHEDULE L
CFLR REPORT ON NON-TRADITIONAL, ADJUSTABLE RATE
AND MORTGAGE LOAN PRODUCTS

COMPANY NAME: CashCall, Inc.
 LICENSE NUMBER: 6038780
 CONTACT PERSON: Daniel H. Baren PHONE NO: 949-752-4605

1. During calendar year 2009, have you made or arranged non-traditional mortgage products or adjustable rate mortgage products as defined by the Guidance?

- | | | |
|------------------------------------------------|-----------------------------------------|----------------------------------------|
| a. Made non-traditional mortgage products? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| b. Arranged non-traditional mortgage products? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| c. Made adjustable rate mortgage products? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| d. Arranged adjustable rate mortgage products? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

If the answer is YES to any of the above, please complete items 2 through 4.

If the answer is NO to all questions, there is no need to complete items 2 through 4.

2. Please describe on a separate page how you have implemented the best practices and explain whether and how you have put into effect the following internal controls or procedures during the reporting period: **See Attached**

- Adopted processes, policies and procedures to ensure compliance with the Guidance.
- Implemented a consumer complaint process to resolve consumer complaints involving loans covered by the Guidance.
- Educated employees and agents to help them understand how to apply the best practices.
- Designated a compliance officer to ensure compliance with the Guidance.

Compliance Officer's Name: Kendra Rasmussen

Address: 1600 S. Douglass Rd. Anaheim, Ca 92806

Phone: 949-973-9635 E-mail: kendra.rasmussen@cashcall.com

3. Consumer complaint information:

- | | |
|-----------------------------------------------------------------|----------|
| a. Number of consumer complaints received | <u>0</u> |
| b. Number of consumer complaints resolved | <u>0</u> |
| c. Number of consumer complaints unresolved | <u>0</u> |
| d. Number of Workout Arrangements* used for resolved complaints | <u>0</u> |

4. If any non-traditional mortgage loans or adjustable rate mortgage loans subject to the Guidance were made or arranged, the finance company shall submit information regarding these loan products on the form entitled "Non-traditional, Adjustable Rate and Mortgage Loan Survey". The survey form is provided on page 26 of the 2009 Annual Report Form.

*Workout Arrangement shall mean a modified or converted loan product with predictable payment requirements to help the financially-stressed borrower.

Schedule L Question 2 con't

- a. CashCall has created policies and procedures that are designed to in full compliance with the Guidance. All of our loans are underwritten to Fannie Mae guidelines. We have taken a very conservative position on non-traditional and adjustable rate mortgage loan products. We do not offer any of the following loan products:
- Negatively amortizing ARMS
 - Adjustable rate loans with "teaser" rates below the fully indexed rate
 - Pay Option ARMS
 - Interest only loans
 - Loans with Balloon payments
 - Piggyback second mortgage loans
 - HELOC's
 - Subprime loans
 - HLTV loans
 - Loans with prepayment penalties
 - Reduced documentation loans
 - Third party originated loans
 - "Covered " loans or loans that exceed FNMA or FHLMC's high cost loan limits
- b. We have a consumer complaint process in place that covers both loans covered by the Guidance and all other mortgage loan products that we offer. Customers can submit their complaint through our website, by contacting our call center, by contacting our legal department. Complaints are addressed within 24 hours by our Management and the Customer is contact directly by telephone.
- c. We conduct continual training with all of our staff on best practices, underwriting guidelines, and Federal and State compliance.
- d. We have a Compliance Officer who works under the direction of our General Counsel who is responsible for compliance with the Guideline.

SCHEDULE L
(Continuation)
NON-TRADITIONAL, ADJUSTABLE RATE AND MORTGAGE LOAN SURVEY

1. License Information (to be completed by all respondents)	
Department of Corporations license number:	6038780
Licensee name:	CashCall, Inc.
Person who prepared this report:	Daniel H. Baren
Preparer's title:	General Counsel
Telephone number:	949-752-4605
Email address:	dbaren@cashcall.com

2. Does your company offer non-traditional mortgage products? (Place an "x" in the appropriate category) (If "yes" complete remaining survey)	Yes	X
	No	
	If yes:	
3. If "yes" are they retained on the books or sold? (Place an "x" in one or both categories)	Retained	
	Sold	X

4. Please show the dollar volume in thousands and number of loans retained as of December 31, 2009, and the dollar volume in thousands and number of loans sold over the 12 month period ending December 31, 2009. For loans with multiple non-traditional characteristics include them in each category applicable.	Retained (Number of Loans)	Retained (Dollar Amount)	Sold (Number of Loans)	Sold (Dollar Amount)
a. Interest-only Mortgage Loan	0	0	0	0
b. Payment Option ARM	0	0	0	0
c. Reduced Documentation	0	0	0	0
d. Simultaneous Second-lien Loan	0	0	0	0
e. Home Equity Line of Credit	0	0	0	0
f. Covered Loans	0	0	0	0
g. Adjustable Rate Mortgage Loans	0	0	9	3,101,850
5. All Loans (Non-Traditional and Traditional)	0	0	9	3,101,850

SCHEDULE L
(Continuation)

Definitions	
a. Interest-only Mortgage Loan	A nontraditional mortgage on which, for a specified number of years (e.g., three or five years), the borrower is required to pay only the interest due on the loan during which time the rate may fluctuate or may be fixed. After the interest-only period, the rate may be fixed or fluctuate based on the prescribed index and payments include both principal and interest.
b. Payment Option ARM	A nontraditional mortgage that allows the borrower to choose from a number of different payment options. For example, each month, the borrower may choose a minimum payment option based on a "start" or introductory interest rate, an interest-only payment option based on the fully indexed interest rate, or a fully amortizing principal and interest payment option based on a 15-year or 30-year loan term, plus any required escrow payments. The minimum payment option can be less than the interest accruing on the loan, resulting in negative amortization. The interest-only option avoids negative amortization but does not provide for principal amortization. After a specified number of years, or if the loan reaches a certain negative amortization cap, the required monthly payment amount is recast to require payments that will fully amortize the outstanding balance over the remaining loan term.
c. Reduced Documentation	A loan feature that is commonly referred to as "low doc/no doc", "no income/no asset", "stated income" or "stated assets." For mortgage loans with this feature, an institution sets reduced or minimal documentation standards to substantiate the borrower's income and assets.
d. Simultaneous Second-lien Loan	A lending arrangement where either a closed-end second-lien or a home equity line of credit (HELOC) is originated simultaneously with the first lien mortgage loan, typically in lieu of a higher down payment.
e. Home Equity Line of Credit	An open-end loan, usually recorded as a second mortgage, that permits borrowers to obtain cash advances based on an approved line of credit.
f. Covered Loans	<p>Covered loan (per 4970(FC)) - a consumer loan in which the original principal balance of the loan does not exceed the most current conforming loan limit for a single-family first mortgage loan established by Fannie Mae and where one of the following conditions are met:</p> <p>a) the APR at consummation will exceed by more than 8 percentage points the yield on Treasury securities having comparable maturity periods on the 15th day of the month immediately preceding the month in which the loan application is received or</p> <p>b) the total points and fees payable by the consumer at or before closing will exceed 6% of the total loan amount.</p>
g. Adjustable Rate Mortgage Loans	An adjustable rate mortgage loan that has one or more of the following characteristics: (1) low initial payments based on a fixed introductory rate that expires after a short period and then adjusts to a variable index rate plus a margin for the remaining term of the loan; (2) very high or no limits on how much the payment amount or the interest rate may increase ("payment or rate caps") on reset dates; (3) limited or no documentation of borrower's income; (4) product features likely to result in frequent refinancing to maintain an affordable monthly payment; and/or (5) substantial prepayment penalties and/or prepayment penalties that extend beyond the initial fixed interest rate period. As an example of number (1) above, ARMs known as "2/28" loans feature a fixed rate for two years and then adjust to a variable rate for the remaining 28 years, and the spread between the initial fixed interest rate and the fully indexed interest rate in effect at loan origination typically ranges from 300 to 600 basis points.

CFL 812 (12/09)

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SCHEDULE M
ADDITIONAL INFORMATION

Please answer the following questions in connection with the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act): (Information regarding the SAFE Act can be found on our website at www.corp.ca.gov)

a. Did you make, arrange or service any residential mortgage loans as defined by the SAFE Act?

☒ Yes

☐ No

b. How many mortgage loan originators did you employ as of 12/31/09 for this activity?

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EXHIBIT G

STATE OF CALIFORNIA -- BUSINESS, TRANSPORTATION AND HOUSING AGENCY

EDMUND G. BROWN Jr., Governor

DEPARTMENT OF CORPORATIONS



PLEASE READ THE ATTACHED INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS REPORT. All licensees must complete the report even if no business was conducted. See INSTRUCTIONS if no business was conducted.

To: COMMISSIONER OF CORPORATIONS, STATE OF CALIFORNIA

ANNUAL REPORT
 LICENSEES ENGAGED IN BUSINESS UNDER THE
 CALIFORNIA FINANCE LENDERS LAW
 (Finance Lender and Broker)
 For the Year Ended December 31, 2010

SCHEDULE A
 GENERAL INFORMATION

1. Name of Licensee (as shown on the license)
 and Address of Main Office:

6038780 CFL1
 CASHCALL, INC.
 1600 S. DOUGLASS RD.
 ANAHEIM, CA 92806

2. Business Phone No.: (949) 752-4600 Fax No.: (949) 225-4600
 Website Address: www.cashcall.com
 E-mail Address: _____
3. Address Change. If you wish to change the address of your place of business, you must submit a Change of Address Form to the Department of Corporations. The request for the change of address must be received by the Department 10 days prior to the date of your move or an administrative penalty of \$500 will be assessed. The Change of Address Form can be found on the Department's website at www.corp.ca.gov.

SCHEDULE A
(Continuation)
GENERAL INFORMATION

4. Office Hours: 7:00 am- 6:00 pm

5. a) License Number for Main Office: 6038780

b) NMLS Number (if applicable): 38512

(If the report covers more than one location, the license number and address of each location must be listed on a separate schedule attached to this report.)

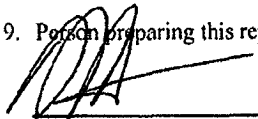
CAUTION: THE REPORT WILL BE RETURNED IF THIS SCHEDULE IS NOT COMPLETED.

6. Licensed Authority: A. ☒ Lender Only
B. ☐ Lender and Broker
C. ☐ Broker Only

7. Total number of licenses held at December 31, 2010: 1

8. Type of Organization: ☒ Corporation
☐ Partnership
☐ Individual
☐ Limited Liability Company
☐ Other (specify) _____

9. Person preparing this report:



Signature

Daniel H. Baren
Name & Title (Please type or print)

Phone No.: (949) 752-4605

Email address: dbaren@cashcall.com

VERIFICATION

STATE OF California)
) SS.
 COUNTY OF Orange)

I, the undersigned, state: That I am an officer or general partner or the sole proprietor or have a position of similar proprietary interest of
 (Insert name as shown on your license)

CashCall, Inc.

and I have read and signed this report and the documents filed herewith and know the contents thereof. I certify that the financial statements contained therein were prepared in conformity with generally accepted accounting principles consistently applied, and the statistical information supplied is to the best of my knowledge true and exact.

Additional certification of licensees with two or more licensed locations:

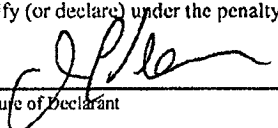
By signing this report I hereby authorize the Commissioner to contact our main office regarding issues and concerns for all branches of the company.

Complete Section (A) OR Section (B) as appropriate.

(A) IF LOCATED IN CALIFORNIA OR A STATE WHICH PERMITS A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS NOT NECESSARY.

Date March 8, 2011 at Anaheim, CA
 (Month / Day) (Year) (City) (State)

I certify (or declare) under the penalty of perjury that the foregoing is true and correct.


 Signature of Declarant

J. Paul Reddam, President

Name and Title (Please type or print)

(B) IF LOCATED OUTSIDE CALIFORNIA AND IN A STATE WHICH DOES NOT PERMIT A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS REQUIRED.

Date _____, _____
 (Month / Day) (Year)

at _____
 (City)

 (State)

Signature of Affiant

 Name and Title (Please type or print)

Subscribed and sworn to before me on

(SEAL)

_____, _____
 (Month / Day) (Year)

 Notary Public in and for said County and State

TABLE OF SCHEDULES TO BE COMPLETED

The schedules in this report must be completed in accordance with the following licensing authority and instructions under the California Finance Lenders Law (CFL):

A. If you are licensed as a **CFL LENDER**, the following schedules must be completed:

SCHEDULE	PAGE	SCHEDULE	PAGE
A	1 & 2	E	13
VERIFICATION	3	F	14 & 15
B-1	5 & 6	G	16, 17, & 18
B-1(a)	7	H	19
B-2	8	I	20
C-1	9	J	21 & 22
C-2	10	K	23 & 24
C-3	11	L and M	25, 26 & 28

B. If you are licensed as a **CFL BROKER**, the following schedules must be completed:

SCHEDULE	PAGE	SCHEDULE	PAGE
A	1 & 2	C-2	10
VERIFICATION	3	C-3	11
B-1	5 & 6	D	12
B-1(a)	7	J	21 & 22
B-2	8	K	23 & 24
C-1	9	L and M	25, 26 & 28

** If you are licensed as a CFL Broker only, discard Pages 13 through 20.*

C. If you are authorized to act as a **CFL LENDER and BROKER**, all schedules must be completed.

D. If any schedule is inapplicable, note "N/A" at the top of the schedule.

E. The verification on Page 3 must be completed on all reports.

UNSIGNED OR INCOMPLETE VERIFICATION WILL NOT BE ACCEPTED

F. If no business was conducted under the license(s) during the calendar year 2010, only pages 1 through 11, 23, 24 and 25 need to be completed. The remaining pages need not be submitted. "No business" means no loan was made, refinanced, or brokered in 2010, and no loan payment or broker fee was received in 2010. Also a statement must be completed at the bottom of the page 3 VERIFICATION stating that "No business was conducted under the license(s) during the calendar year 2010."

G. Your annual assessment is based on the gross income reported from activities conducted under your California Finance Lenders Law (Schedule C-1, Statement of Income and Expense, Page 9, Line 1). Income earned from other state or federal licenses, activities not requiring a license, or activities conducted pursuant to licenses of other agencies should be reported on Schedule C-1, Page 9, Line 2.

H. For the purposes of completing the 2010 Annual Report, all income derived from loans originated under the Personal Property Broker, Consumer Finance Lender, and/or Commercial Finance Lender Laws should be treated as income earned under the California Finance Lenders Law.

**SCHEDULE B-1
BALANCE SHEET
AS OF DECEMBER 31, 2010**
(Round to Nearest Dollar - Omit Cents)

Name of Licensee: CashCall, Inc.CFL File No. 6038780**ASSETS**

1. Cash	\$	501,374
2. Investments		275,000
3. CFL Loans Receivables (must equal Schedule B-2, line 6)		176,435,650
4. Other Receivables (must equal Schedule B-2, line 14)		0
5. Reserves and Withholds by Banks and Finance Companies		19,264,859
6. Fixed Assets (Less: Accumulated Depreciation \$ 16,091,182)		4,138,730
7. Prepaid Expenses and Deferred Charges		0
8. Commissions Receivable		0
9. Other Assets		13,624,489
10. Total Assets (sum of lines 1 thru 9 and must equal line 22)	\$	214,240,102

LIABILITIES AND NET WORTH

11. Loans & Notes Payable from Third Parties	\$	135,188,457
12. Loans & Notes Payable from Parents & Affiliates		21,259,801
13. Bonds, Debentures, and Certificates of Indebtedness		0
14. Accounts Payable		5,921,301
15. Dealers Reserves and Withholds		0
16. Accrued Taxes Other Than Income Tax		98,236
17. Reserve for Income Taxes		0
18. Credit Insurance Premiums Due Insurer		0
19. Other Liabilities and Accruals		8,979,407
20. Total Liabilities (sum of lines 11 thru 19)	\$	171,447,202
21. Net Worth (line 10 less line 20 and must equal Schedule B-1(a), line 10, 13, or 14)	\$	42,792,900
22. Total Liabilities and Net Worth (add lines 20 & 21 and must equal line 10)	\$	214,240,102

NOTE: CFL stands for California Finance Lenders.

Fixed Assets include land, building, equipment, furniture & fixtures, automobiles, and leasehold improvement, less accumulated depreciation.

SCHEDULE B-1
(Continuation)
REQUEST FOR CONFIDENTIAL TREATMENT

Name of Licensee (as shown on the license): CashCall, Inc.

CFL File Number: 6038780

PURSUANT TO SECTION 22159(a) OF THE FINANCIAL CODE, I REQUEST CONFIDENTIAL TREATMENT OF THE BALANCE SHEET. THE LICENSEE QUALIFIES FOR CONFIDENTIAL TREATMENT OF THE BALANCE SHEET AS A:

(CHECK ONE)

SOLE PROPRIETOR

☐

"NONPUBLICLY TRADED PERSON" (persons with securities owned by 35 or fewer individuals)

☐

By: _____
Signature of Declarant

Printed Name: _____

Position: _____

Caution: This section must be completed and be signed by an authorized person, if confidential treatment of the balance sheet is requested.

SCHEDULE B-1(a)
CALCULATION OF NET WORTH
AS OF DECEMBER 31, 2010
(Round to Nearest Dollar - Omit Cents)

Name of Licensee: CashCall, Inc.CFL File No. 6038780**FOR CORPORATION ONLY:**

1. Common Stock	\$	<u>20,000,000</u>
2. Preferred Stock		<u>0</u>
3. Paid In Capital in Excess of Par		<u>22,039,540</u>
4. Less: Treasury Stock, Donated Stock, etc.	(<u>0</u>)
5. Total Capital (sum of lines 1 thru 4)	\$	<u>42,039,540</u>
6. Retained Earnings @ 01/01/10	\$	<u>-13,135,825</u>
7. Adjustments to Retained Earnings		<u>-2,988,374</u>
8. Net Income or Loss (from Schedule C-1, line 23)		<u>16,877,557</u>
9. Retained Earnings @ 12/31/10 (sum of lines 6 thru 8)		<u>753,358</u>
10. Total Net Worth (sum of lines 5 and 9 and must equal Schedule B-1, line 21)	\$	<u>42,792,898</u>

FOR PARTNERSHIP ONLY:

11. Partnership Capital Accounts:

Name (General Partners)	Percentage	Amount
_____	_____	\$ _____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
12. Limited Partners (total)	_____	_____

13. Total Net Worth (sum of lines 11 and 12 and must equal Schedule B-1, line 21)

\$ _____**FOR INDIVIDUALS, TRUSTEES, AND OTHERS:**14. Net Worth of Individuals, Trustees, and Others (enter balance from
Schedule B-1, line 21)\$ _____

SCHEDULE B-2
ANALYSIS OF LOANS AND RECEIVABLES OUTSTANDING
AS OF DECEMBER 31, 2010
(Round to Nearest Dollar - Omit Cents)

<u>CALIFORNIA FINANCE LENDERS LOANS:</u> (A)	<u>Aggregate Balance</u>
1. Consumer Loans	\$ 406,100,443
2. Commercial Loans	0
3. Subtotal (sum of lines 1 and 2)	\$ 406,100,443
4. Less: Unearned Pre-computed Charges	(0)
5. Less: Allowance for Bad Debts	(229,664,793)
6. Net California Finance Lenders Loans Receivables (sum of lines 3 thru 5 and must equal Schedule B-1, line 3)	\$ 176,435,650

<u>OTHER RECEIVABLES NOT SUBJECT TO CFL LICENSING REQUIREMENTS OF COMMISSIONER OF CORPORATIONS:</u> (B)	<u>Aggregate Balance</u>
7. Sales Contracts	\$ 0
8. Leases (True leases)	0
9. Factoring	0
10. Others	0
11. Subtotal (sum of lines 7 and 10)	\$ 0
12. Less: Unearned Pre-computed Charges	(0)
13. Less: Allowance for Bad Debts	(0)
14. Net Other Receivables (sum of lines 11 thru 13 and must equal Schedule B-1, line 4)	\$ 0

NOTE:

(A) May include outstanding receivables originated under the Personal Property Broker, Consumer Finance Lender, and Commercial Finance Lender licenses.

(B) See Schedule B-2 of INSTRUCTIONS on classification of receivables.

SCHEDULE C-1
STATEMENT OF INCOME AND EXPENSES
FOR CALENDAR YEAR 2010
(Round to Nearest Dollar - Omit Cents)

INCOME

1. Gross Income from CFI Loans and CFL Brokered Loans (from Schedule C-2, line 16). REPORT ONLY CFL GROSS INCOME ON THIS LINE ..	\$ 145,509,798
2. Gross Income from All Other Business and Sources (from Schedule C-3, line 7)	-531,068
3. Total Gross Income (sum of lines 1 and 2)	<u>\$ 144,978,730</u>

EXPENSES

4. Loss on Loans Receivable	\$ 17,606,202
5. Professional Audit and Accounting Services	414,843
6. Insurance and Bond Premiums	1,359,194
7. Legal Services and Expenses	4,271,925
8. Occupancy Expenses	2,362,890
9. Provision for Bad Debt Allowance	4,874,268
10. Salaries and Bonuses: Employees	24,514,863
11. Salaries and Bonuses: Owners, Partners, Executives	1,103,750
12. Depreciation	3,028,614
13. License Fees and Taxes	388,153
14. Telephone and Utilities	657,788
15. Advertising and Promotions	17,410,520
16. Other Expenses	25,835,435
17. Total Expenses before Interest and Income Taxes (sum of lines 4 thru 16)	<u>\$ 103,828,445</u>
18. Income or (loss) before Interest and Income Taxes (line 3 less line 17)	<u>\$ 41,150,285</u>
19. Interest Paid to Bona Fide Third Parties	21,737,945
20. Interest Paid to Parent Company and Affiliates	2,475,588
21. Income or (Loss) before Income Taxes (subtract lines 19 and 20 from line 18)	<u>\$ 16,936,752</u>
22. Provision for Income Taxes	59,195
23. Net Income or (Loss) (line 21 less line 22). (A)	<u>\$ 16,877,557</u>

NOTE: (A) If the licensee is incorporated, NET INCOME OR LOSS balance must agree with Schedule B-1(a), line 8.

SCHEDULE C-2
ANALYSIS OF INCOME RECEIVED FROM CFL LENDERS AND BROKERS LOANS
FOR CALENDAR YEAR 2010
(Round to Nearest Dollar - Omit Cents)

	Loans Under \$2,500 (Column 1)	Loans of \$2,500 & Over (Column 2)	Total (Column 3)
<u>CFL LENDERS AND BROKERS LOANS:</u>			
<u>CONSUMER LOANS:</u>			
1. Charges Earned or Collected from loans	\$ 1,402,536	\$ 106,917,760	\$ 108,320,296
2. Collection from Charged Off Accounts	46,897	2,297,954	2,344,851
3. Income from Credit Insurance	0	0	0
4. Other Insurance Commissions	0	0	0
5. Administrative Fees (Loan Fees Charged by Lenders)	7,318,700	4,997,994	12,316,694
6. Commissions from Brokering CFL Consumer Loans (from Schedule D, line 8)	0	0	0
7. Other income	0	22,527,957	22,527,957
8. Total Consumer Loans Income (sum of lines 1 thru 7)	\$ 8,768,133	\$ 136,741,665	\$ 145,509,798
<u>COMMERCIAL LOANS:</u>			
9. Charges Earned or Collected from Loans			\$ 0
10. Collection from Charged Off Accounts			0
11. Income from Credit Insurance			0
12. Other Insurance Commissions			0
13. Commissions from Brokering CFL Commercial Loans (from Schedule D, line 13) ..			0
14. Other Income			0
15. Total Commercial Loan Income (sum of lines 9 thru 14)			\$ 0
16. Total Gross Income from CFL Loans and CFL Brokered Loans (sum of lines 8 Column 3 & 15 and must equal Schedule C-1, line 1)			\$ 145,509,798

CAUTION: The income reported on lines 1 through 16 is for income relating to your California Finance Lender license. It may include income attributable to loans made under the Personal Property Broker, Consumer Finance Lender, and Commercial Finance Lender Laws prior to July 1, 1995. It must be accurately reported. The total income reported will be the basis for the computation of your assessment to renew your license(s) for the coming fiscal year. Income not relating to your California Finance Lender license should be reported on Schedule C-3.

SCHEDULE C-3
ANALYSIS OF INCOME RECEIVED FROM OTHER BUSINESS AND SOURCES
FOR CALENDAR YEAR 2010
(Round to Nearest Dollar - Omit Cents)

ALL OTHER BUSINESS AND SOURCES:

1. Charges Earned or Collected	\$	0
2. Other Interest or Return on Investment		-531,068
3. Collection from Charged Off Accounts		0
4. Income from Credit Insurance		0
5. Other Insurance Commissions		0
6. Other Income (please explain below)		0
7. Total Income from All Other Business and Sources (sum of lines 1 thru 6 and must equal Schedule C-1, line 2)	\$	-531,068

Please describe source of other income for line 6:

CAUTION: Income reported on Lines 1 through 7 is only for income **not** related to your CFL license with Commissioner of Corporations. Any income earned related to your CFL license with Commissioner of Corporations must be reported on Schedule C-2. For guidelines on classification of receivables and income falling under the jurisdiction of Commissioner of Corporations under the CFL Law, please refer to Schedule C-3 of the attached INSTRUCTIONS.

SCHEDULE D
SCHEDULE OF BROKERED LOANS
FOR CALENDAR YEAR 2010
(Round to Nearest Dollar - Omit Cents)

A. SCHEDULE OF CFL BROKERED LOANS *(This section must be completed by all licensees who have brokered loans to any lender licensed under the California Finance Lenders Law.)*

Name of Lender	Lender's License Number	Number of Loans Brokered	Principal Amount of Loans	Amount of Commissions Received
LIST CONSUMER LOANS BROKERED ONLY:				
1. _____	_____	0	\$ 0	\$ 0
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____
6. _____	_____	_____	_____	_____
7. _____	_____	_____	_____	_____
8. Total Consumer Loans Brokered (sum of lines 1 thru 7 and must equal Schedules C-2, line 6, column 3)		0	\$ 0	\$ 0
8a Residential Mortgage Loans Brokered (see instructions)		0	0	0

LIST COMMERCIAL LOANS BROKERED ONLY:

9. _____	_____	0	\$ 0	\$ 0
10. _____	_____	_____	_____	_____
11. _____	_____	_____	_____	_____
12. _____	_____	_____	_____	_____
13. Total Commercial Loans Brokered (sum of lines 9 thru 12 and must equal Schedule C-2, line 13)		0	\$ 0	\$ 0
14. Total Loans Brokered (sum of lines 8 and 13)		0	\$ 0	\$ 0

Describe the method of computing commissions and how commissions are paid (i.e., in advance, from loan proceeds, etc.). If commissions are prepaid, describe method of refunding commissions in the event a loan is not funded.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

B. SCHEDULE OF OTHER BROKERED LOANS *(This section must be completed by all licensees who have brokered loans to any lender not licensed under the California Finance Lenders Law.)*

	Total Number of Loans Brokered	Total Principal Amount of Loans Brokered	Total Amount of Commissions Received
TOTALS	0	\$ 0	\$ 0

State the name of the agency and your broker license number for authority to broker other loans.

N/A

SCHEDULE E
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY SIZE
FOR CALENDAR YEAR 2010
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

Loans of	Number of Loans	Principal Amount
1. \$ 499 or Less	0	\$ 0
2. 500 to 1,999	0	0
3. 2,000 to 2,499	0	0
4. 2,500 to 4,999	18,978	49,342,800
5. 5,000 to 9,999	499	2,532,425
6. 10,000 or More	5,121	1,543,071,512
7. Total Consumer Loans Made (sum of lines 1 thru 6) . (A)	24,598	\$ 1,594,946,737

COMMERCIAL LOANS ONLY

8. \$ 5,000 or More	0	\$ 0
9. Total Commercial Loans Made . (B)	0	0
10. Total Loans Made - All Categories (sum of lines 7 and 9) . (C)	24,598	\$ 1,594,946,737

NOTE: (A) Totals must equal Schedule F, line 27 and Schedule G, line 40.

(B) Totals must equal Schedule F, line 34 and Schedule G, line 49.

(C) Totals must equal Schedule F, line 35 and Schedule G, line 50.

SCHEDULE F
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY TYPE OF SECURITY
FOR CALENDAR YEAR 2010
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

<u>Type of Security</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans Under \$2,500</u>		
1. Unsecured	0	\$ 0
2. Personal Property (<i>household items</i>)	0	0
3. Automobiles and Other Motor Vehicles	0	0
4. Wage Assignment	0	0
5. Other Security	0	0
6. Total Loans Made (<i>sum of lines 1 thru 5</i>)	0	\$ 0
<u>Loans \$2,500 to \$4,999</u>		
7. Unsecured	18,978	\$ 49,342,800
8. Personal Property (<i>household items</i>)	0	0
9. Automobiles and Other Motor Vehicles	0	0
10. Wage Assignment	0	0
11. Other Security	0	0
12. Total Loans Made (<i>sum of lines 7 thru 11</i>)	18,978	\$ 49,342,800
<u>Loans \$5,000 to \$9,999</u>		
13. Unsecured	499	\$ 2,532,425
14. Personal Property (<i>household items</i>)	0	0
15. Automobiles and Other Motor Vehicles	0	0
16. Wage Assignment	0	0
17. Real Property	0	0
18. Other Security	0	0
19. Total Loans Made (<i>sum of lines 13 thru 18</i>)	499	\$ 2,532,425

SCHEDULE F
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY TYPE OF SECURITY
FOR CALENDAR YEAR 2010
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

<u>Type of Security</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans \$10,000 and Over</u>		
20. Unsecured		\$
21. Personal Property (household items)		
22. Automobiles and Other Motor Vehicles		
23. Wage Assignment		
24. Real Property	5,121	1,543,071,512
25. Other Security		
26. Total Loans Made (sum of lines 20 thru 25)	5,121	\$ 1,543,071,512
27. Total Consumer Loans Made (sum of lines 6, 12, 19, & 26) . (A)	24,598	\$ 1,594,946,737

COMMERCIAL LOANS ONLY

28. Unsecured	0	\$ 0
29. Personal Property	0	0
30. Automobiles and Other Motor Vehicles	0	0
31. Business Equipment	0	0
32. Real Property	0	0
33. Other Security	0	0
34. Total Commercial Loans Made (sum of lines 28 thru 33) . (B)	0	\$ 0
35. Total Loans Made - All Categories (sum of lines 27 and 34) . (C)	24,598	\$ 1,594,946,737

NOTE: (A) Totals must equal Schedule E, line 7 and Schedule G, line 40.

(B) Totals must equal Schedule E, line 9 and Schedule G, line 49.

(C) Totals must equal Schedule E, line 10 and Schedule G, line 50.

SCHEDULE G
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGES
FOR CALENDAR YEAR 2010
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

	<u>Annualized Rate of Charge</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans under \$2,500</u>			
1.	Step Rate: 2.5%, 2%, 1.5%, & 1% Per Month	0	\$ 0
	Alternate Rates:		
2.	1.6% Per Month	0	0
3.	Federal Reserve Bank Rate plus 10%	0	0
	Other Rates:		
4.	Up to 14.999 APR	0	0
5.	15.000 to 19.999 APR	0	0
6.	20.000 to 24.999 APR	0	0
7.	25.000 to 29.999 APR	0	0
8.	30.000 to 34.999 APR	0	0
9.	35.000 to 39.999 APR	0	0
10.1	40.000 to 99.999 APR	0	0
10.2	100.000 or More APR	0	0
11.	Variable Rates Based on Index	0	0
12.	Total Loans Made (sum of lines 1 thru 11) ...	0	\$ 0
<u>Loans \$2,500 to \$4,999</u>			
13.	Up to 14.999 APR	0	\$ 0
14.	15.000 to 19.999 APR	0	0
15.	20.000 to 24.999 APR	0	0
16.	25.000 to 29.999 APR	0	0
17.	30.000 to 34.999 APR	0	0
18.	35.000 to 39.999 APR	0	0
19.1	40.000 to 99.999 APR	0	0
19.2	100.000 or More APR	18,978	49,342,800
20.	Variable Rates Based on Index	0	0
21.	Total Loans Made (sum of line 13 thru 20) ..	18,978	\$ 49,342,800

SCHEDULE G
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGES
FOR CALENDAR YEAR 2010
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

	Annualized Rate of Charge	Number of Loans	Principal Amount
<u>Loans \$5,000 to \$9,999</u>			
22.	Up to 14.999 APR	0	\$ 0
23.	15.000 to 19.999 APR	0	0
24.	20.000 to 24.999 APR	0	0
25.	25.000 to 29.999 APR	0	0
26.	30.000 to 34.999 APR	0	0
27.	35.000 to 39.999 APR	0	0
28.1	40.000 to 99.999 APR	0	0
28.2	100.000 or More APR	499	2,532,425
29.	Variable Rates Based on Index	0	0
30.	Total Loans Made (sum of line 22 thru 29) ..	499	\$ 2,532,425
<u>Loans \$10,000 and Over</u>			
31.	Up to 14.999 APR	5,121	\$ 1,543,071,512
32.	15.000 to 19.999 APR	0	0
33.	20.000 to 24.999 APR	0	0
34.	25.000 to 29.999 APR	0	0
35.	30.000 to 34.999 APR	0	0
36.	35.000 to 39.999 APR	0	0
37.1	40.000 to 99.999 APR	0	0
37.2	100.000 or More APR	0	0
38.	Variable Rates Based on Index	0	0
39.	Total Loans Made (sum of line 31 thru 38) ..	5,121	\$ 1,543,071,512
40.	Total Consumer Loans Made (sum of lines 12, 21, 30, & 39) . (A)	24,598	\$ 1,594,946,737

NOTE: (A) Totals must equal Schedule E, line 7 and Schedule F, line 27.

SCHEDULE G
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGES
FOR CALENDAR YEAR 2010
(Round to Nearest Dollar - Omit Cents)

COMMERCIAL LOANS ONLY

	Note Rate or Contract Rate	Number of Loans	Principal Amount
41.	Up to 14.999	0	\$ 0
42.	15.000 to 19.999	0	0
43.	20.000 to 24.999	0	0
44.	25.000 to 29.999	0	0
45.	30.000 to 34.999	0	0
46.	35.000 to 39.999	0	0
47.1	40.000 to 99.999	0	0
47.2	100.000 or More	0	0
48.	Variable Rates Based on Index	0	0
49.	Total Commercial Loans Made (sum of lines 41 thru 48) . (B)	0	\$ 0
50.	Total Loans Made - All Categories (sum of lines 40 & 49) . (C)	24,598	\$ 1,594,946,737

NOTE: (B) Totals must equal Schedule E, line 9 and Schedule F, line 34.

(C) Totals must equal Schedule E, line 10 and Schedule F, line 35.

**SCHEDULE II
CREDIT INSURANCE
GENERAL INFORMATION**

1. Give name(s) of insurance company(ies) underwriting your credit insurance.

Name: N/A

Address: N/A

2. Is (are) the insurance company(ies) described in Item 1 above a parent corporation, affiliated company, or in any other manner connected with the licensee reporting? Yes ☐ No ☐

If answer to Item 2 is *Yes*, please explain:

3. Credit insurance premiums charged per year per hundred dollars of initial indebtedness:

Single Premium	Credit Life	Joint Coverage
\$0	Personal Property	\$0
\$0	Real Property	\$0
	Credit Disability	
\$0	Personal Property	\$0
\$0	Real Property	\$0
	Credit Loss-of-Income	
\$0	Personal Property	\$0
\$0	Real Property	\$0

4. Is the credit insurance premium deducted from the loan proceeds? Yes ☐ No ☐

If the answer is *No*, please explain:

5. Are the credit insurance premiums that have been collected from the borrowers remitted in total to the carrier? Yes ☐ No ☐

If the answer is *No*, please explain:

6. What is the age limit to qualify for credit insurance?

	Minimum	Maximum
Credit Life	0	0
Credit Disability	0	0
Credit Loss-of-Income	0	0

7. Does the credit disability policy contain a "14-day" non-retroactive provision? Yes ☐ No ☐

If the answer is *No*, please explain:

8. List exclusions from coverage, if any:

SCHEDULE I
SALE OF LOANS TO INSTITUTIONAL INVESTORS AND LOANS SERVICED
FOR CALENDAR YEAR 2010
(Round to Nearest Dollar - Omit Cents)

1. Loans Sold (Pursuant to Sections 22340, 22340.1, 22600 and 22600.1 Financial Code):

Report only those loans originated under your California Department of Corporations' CFL license(s), or purchased from an institutional lender, or another licensee pursuant to Division 9 of California Financial Code, and subsequently sold to institutional investors as defined in the California Financial Code.

No. of Loans Sold	Dollar Value of Loans Sold	Dollar Amount of Loans Sold Retained for Servicing	Servicing Fees Earned
5,121	\$ 1,543,071,512	\$ 0	\$ 0

Are these loans sold to institutional investors? Yes ☒ No

Did you sell any of those loans to affiliated companies? Yes No ☒

Are trust accounts established for those loans serviced? Yes ☒ No

2. Loans Serviced Under the CFL License (This would include all loans originated, purchased or sold):

Report all loans you service as of December 31, 2010

Loan Type	Number of Loans	Balance	Servicing Fees Earned
Residential Real Estate Secured	0	\$ 0	\$ 0
All Other Loans	247,698	\$ 105,531,734	\$ 7,325,882

SCHEDULE J
OTHER BUSINESS ACTIVITIES AND COVERED LOANS
(Round to Nearest Dollar - Omit Cents)

A. OTHER BUSINESS ACTIVITIES:

This Schedule is to be completed on *any* activities conducted at the licensed location(s) in addition to the making and/or brokering of loans pursuant to your California Finance Lender licenses.

1. Sale of Insurance Products	Insurer	2010 Revenue
Credit Life Insurance	N/A	\$ 0
Credit Disability Insurance		
Credit Loss of Income Insurance		
Accidental Death & Dismemberment		
Personal Property Insurance		
Real Estate Loan Insurance		
Others (auto, whole life, etc.)		

2. OTHER SERVICES PROVIDED (Examples: loan servicing, leasing, automobile contracts, etc.)

Description of Services Provided	2010 Revenue	License Authority (If Applicable)
None	\$ 0	

3. BUSINESS CONDUCTED PURSUANT TO THE COMMODITY BROKERS LAW OF 1990

(Example: Sale and/or financing of precious metals or other commodities)

Describe Activity	2010 Revenue	License Authority (If Applicable)
None	\$ 0	

4. OTHER BUSINESS ACTIVITY CONDUCTED AT LICENSED LOCATION (If not included in Parts 1, 2, or 3 above.)

Describe Activity	2010 Revenue	License Authority (If Applicable)
None	\$ 0	

5. List any other licenses held by licensee issued by State of California departments or agencies:

Name of License	Name of Agency	License No.
None		

SCHEDULE J
(Continuation)
OTHER BUSINESS ACTIVITIES AND COVERED LOANS
(Round to Nearest Dollar - Omit Cents)

B. COVERED LOANS:

This section must be completed by those licensees who have made 'covered loans' as defined in Section 4970(b)(1) of the Financial Code

<u>Number of Covered Loans</u>	<u>Principal Amount</u>
0	\$ 0

SCHEDULE K
DIRECTORY OF DIRECTORS, OFFICERS, BRANCH MANAGERS AND ANY PERSON OWNING OR
CONTROLLING (directly or indirectly) 10% OR MORE INTEREST OR EQUITY SECURITIES
(Please Type or Print Clearly)

Name of Licensee: CashCall, Inc.

CFL File No. 6038780

For updating the Department's licensee files, please complete the following directory for ALL directors, officers, branch managers and any person (as defined in Section 22008 of the California Financial Code) holding 10 percent or more of the outstanding interests if the licensee is a partnership or if the licensee is a corporation, directly or indirectly controlling 10 percent or more of the outstanding equity securities. If the person was required to be included in the initial application or in a subsequent report of a changes in personnel, the person should be included in this directory.

A self-designed form may be used to substitute this schedule if any licensee has more than 21 directors, officers, branch managers and any person holding 10 percent or more of the outstanding interests if the licensee is a partnership or if the licensee is a corporation, directly or indirectly controlling 10 percent or more of the outstanding equity securities. A self-designed form should contain at a minimum the following information.

In addition to this directory, please submit a Statement of Identity and Questionnaire (SIQ) for those individuals who did not submit the SIQ to the Department previously. The SIQ form is available at the Department's internet website at "www.cfp.ca.gov".

FIRST	FULL NAME		POSITION HELD OR TO BE HELD	% OF OWNERSHIP	BUSINESS ADDRESS (Street, City, State & Zip Code)	DATE OF BIRTH	DRIVERS LICENSE NO. AND STATE
	MIDDLE	LAST					
John	Paul	Reddam	President/CEO	100	1600 S. Douglass Rd. Anaheim, CA 92806	Jul 23, 1955	C0081122 CA
Hilary	Elizabeth	Holland	Vice President	0	1600 S. Douglass Rd. Anaheim, CA 92806	Feb 12, 1975	A1186870 CA
Delbert	Orien	Meeks	CFO/Treasurer	0	1600 S. Douglass Rd. Anaheim, CA 92806	Sep 5, 1962	N9476152 CA
Ronald		Radziminsky	Secretary	0	1600 S. Douglass Rd. Anaheim, CA 92806	Jul 25, 1965	C6529627 CA

CFL 812 (12/10)

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SCHEDULE L
CFLR REPORT ON NON-TRADITIONAL, ADJUSTABLE RATE
AND MORTGAGE LOAN PRODUCTS

COMPANY NAME: CashCall, Inc.
 LICENSE NUMBER: 6038780
 NMLS NUMBER: 38512
 CONTACT PERSON: Shanna Gilroy PHONE NO: 949-973-9730

1. During calendar year 2010, have you made or arranged non-traditional mortgage products or adjustable rate mortgage products as defined by the Guidance?

a. Made non-traditional mortgage products?	Yes [] No [✓]
b. Arranged non-traditional mortgage products?	Yes [] No [✓]
c. Made adjustable rate mortgage products?	Yes [✓] No []
d. Arranged adjustable rate mortgage products?	Yes [] No [✓]

If the answer is YES to any of the above, please complete items 2 through 4.

If the answer is NO to all questions, there is no need to complete items 2 through 4.

2. Please describe on a separate page how you have implemented the best practices and explain whether and how you have put into effect the following internal controls or procedures during the reporting period:

- a. Adopted processes, policies and procedures to ensure compliance with the Guidance.
- b. Implemented a consumer complaint process to resolve consumer complaints involving loans covered by the Guidance.
- c. Educated employees and agents to help them understand how to apply the best practices.
- d. Designated a compliance officer to ensure compliance with the Guidance.

Compliance Officer's Name: Shanna Gilroy
 Address: 1600 S. Douglass Rd. Anaheim, CA 92806
 Phone: 949-973-9730 E-mail: shanna.gilroy@cashcall.com

3. Consumer complaint information:

a. Number of consumer complaints received	<u>3</u>
b. Number of consumer complaints resolved	<u>3</u>
c. Number of consumer complaints unresolved	<u>0</u>
d. Number of Workout Arrangements* used for resolved complaints	<u>0</u>

4. If any non-traditional mortgage loans or adjustable rate mortgage loans subject to the Guidance were made or arranged, the finance company shall submit information regarding these loan products on the form entitled "Non-traditional, Adjustable Rate and Mortgage Loan Survey". The survey form is provided on page 26 of the 2010 Annual Report Form.

*Workout Arrangement shall mean a modified or converted loan product with predictable payment requirements to help the financially-stressed borrower.

SCHEDULE L
(Continuation)
NON-TRADITIONAL, ADJUSTABLE RATE AND MORTGAGE LOAN SURVEY

1. License Information (to be completed by all respondents)	
Department of Corporations license number:	6038780
Licensee name:	CashCall, Inc.
Person who prepared this report:	Shanna Gilroy
Preparer's title:	Compliance Officer
Telephone number:	949-973-9730
Email address:	shanna.gilroy@cashcall.com

2. Does your company offer non-traditional mortgage products? (Place an "x" in the appropriate category) (If "yes" complete remaining survey)	Yes	<input checked="" type="checkbox"/>
	No	
	If yes:	
3. If "yes" are they retained on the books or sold? (Place an "x" in one or both categories)	Retained	
	Sold	<input checked="" type="checkbox"/>

4. Please show the dollar volume in thousands and number of loans retained as of December 31, 2010, and the dollar volume in thousands and number of loans sold over the 12 month period ending December 31, 2010. For loans with multiple non-traditional characteristics include them in each category applicable.	Retained (Number of Loans)	Retained (Dollar Amount)	Sold (Number of Loans)	Sold (Dollar Amount)
a. Interest-only Mortgage Loan	0			
b. Payment Option ARM	0			
c. Reduced Documentation	0			
d. Simultaneous Second-lien Loan	0			
e. Home Equity Line of Credit	0			
f. Covered Loans	0			
g. Adjustable Rate Mortgage Loans			14	\$4,493,100
5. All Loans (Non-Traditional and Traditional)			5,107	\$1,538,578,412

SCHEDULE L
(Continuation)

Definitions	
a. Interest-only Mortgage Loan	A nontraditional mortgage on which, for a specified number of years (e.g., three or five years), the borrower is required to pay only the interest due on the loan during which time the rate may fluctuate or may be fixed. After the interest-only period, the rate may be fixed or fluctuate based on the prescribed index and payments include both principal and interest.
b. Payment Option ARM	A nontraditional mortgage that allows the borrower to choose from a number of different payment options. For example, each month, the borrower may choose a minimum payment option based on a "start" or introductory interest rate, an interest-only payment option based on the fully indexed interest rate, or a fully amortizing principal and interest payment option based on a 15-year or 30-year loan term, plus any required escrow payments. The minimum payment option can be less than the interest accruing on the loan, resulting in negative amortization. The interest-only option avoids negative amortization but does not provide for principal amortization. After a specified number of years, or if the loan reaches a certain negative amortization cap, the required monthly payment amount is recast to require payments that will fully amortize the outstanding balance over the remaining loan term.
c. Reduced Documentation	A loan feature that is commonly referred to as "low doc/no doc", "no income/no asset", "stated income" or "stated assets." For mortgage loans with this feature, an institution sets reduced or minimal documentation standards to substantiate the borrower's income and assets.
d. Simultaneous Second-lien Loan	A lending arrangement where either a closed-end second-lien or a home equity line of credit (HELOC) is originated simultaneously with the first lien mortgage loan, typically in lieu of a higher down payment.
e. Home Equity Line of Credit	An open-end loan, usually recorded as a second mortgage, that permits borrowers to obtain cash advances based on an approved line of credit.
f. Covered Loans	Covered loan (per 4970(FC)) - a consumer loan in which the original principal balance of the loan does not exceed the most current conforming loan limit for a single-family first mortgage loan established by Fannie Mac and where one of the following conditions are met: a) the APR at consummation will exceed by more than 8 percentage points the yield on Treasury securities having comparable maturity periods on the 15th day of the month immediately preceding the month in which the loan application is received or b) the total points and fees payable by the consumer at or before closing will exceed 6% of the total loan amount.
g. Adjustable Rate Mortgage Loans	An adjustable rate mortgage loan that has one or more of the following characteristics: (1) low initial payments based on a fixed introductory rate that expires after a short period and then adjusts to a variable index rate plus a margin for the remaining term of the loan; (2) very high or no limits on how much the payment amount or the interest rate may increase ("payment or rate caps") on reset dates; (3) limited or no documentation of borrower's income; (4) product features likely to result in frequent refinancing to maintain an affordable monthly payment; and/or (5) substantial prepayment penalties and/or prepayment penalties that extend beyond the initial fixed interest rate period. As an example of number (1) above, ARMs known as "2/28" loans feature a fixed rate for two years and then adjust to a variable rate for the remaining 28 years, and the spread between the initial fixed interest rate and the fully indexed interest rate in effect at loan origination typically ranges from 300 to 600 basis points.

CFL 812 (12/10)

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Schedule L Question 2 con't

- a. CashCall has created policies and procedures that are designed to in full compliance with the Guidance. All of our loans are underwritten to Fannie Mae guidelines. We have taken a very conservative position on non-traditional and adjustable rate mortgage loan products. We do not offer any of the following loan products:
- Negatively amortizing ARMS
 - Adjustable rate loans with "teaser" rates below the fully indexed rate
 - Pay Option ARMS
 - Interest only loans
 - Loans with Balloon payments
 - Piggyback second mortgage loans
 - HELOC's
 - Subprime loans
 - HLTV loans
 - Loans with prepayment penalties
 - Reduced documentation loans
 - Third party originated loans
 - "Covered " loans or loans that exceed FNMA or FHLMC's high cost loan limits
- b. We have a consumer complaint process in place that covers both loans covered by the Guidance and all other mortgage loan products that we offer. Customers can submit their complaint through our website, by contacting our call center, by contacting our legal department. Complaints are addressed within 24 hours by our Management and the Customer is contact directly by telephone.
- c. We conduct continual training with all of our staff on best practices, underwriting guidelines, and Federal and State compliance.
- d. We have a Compliance Officer who works under the direction of our General Counsel who is responsible for compliance with the Guideline.

SCHEDULE M
ADDITIONAL INFORMATION

Please answer the following questions in connection with the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act): (Information regarding the SAFE Act can be found on our website at www.corp.ca.gov)

a. Did you make, arrange or service any residential mortgage loans as defined by the SAFE Act?

☒

Yes

☐

No

b. How many mortgage loan originators did you employ as of 12/31/10 for this activity?

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EXHIBIT H

DEPARTMENT OF CORPORATIONS



PLEASE READ THE ATTACHED INSTRUCTIONS CAREFULLY BEFORE COMPLETING
THIS REPORT. All licensees must complete the report even if no business was conducted.
See INSTRUCTIONS if no business was conducted.

To: COMMISSIONER OF CORPORATIONS, STATE OF CALIFORNIA

ANNUAL REPORT
LICENSEES ENGAGED IN BUSINESS UNDER THE
CALIFORNIA FINANCE LENDERS LAW
(Finance Lender and Broker)
For the Year Ended December 31, 2011

SCHEDULE A
GENERAL INFORMATION

1. Name of Licensee (as shown on the license)
and Address of Main Office:

CashCall, Inc.
1600 South Douglass Road
Anaheim, CA 92806

2. Business Phone No.: (949) 752-4600 Fax No.: (949) 225-4600
Website Address: www.cashcall.com
E-mail Address: _____

3. Address Change. If you wish to change the address of your place of business, you must submit a **Change of Address Form** to the Department of Corporations. The request for the change of address must be received by the Department 10 days prior to the date of your move or an administrative penalty of \$500 will be assessed. The Change of Address Form can be found on the Department's website at www.corp.ca.gov.

SCHEDULE A
(Continuation)
GENERAL INFORMATION

4. Office Hours: 7:00 am - 6:00 pm

5. a) License Number for Main Office: 6038780

b) NMLS Number (if applicable): 38512

(If the report covers more than one location, the license number and address of each location must be listed on a separate schedule attached to this report.)

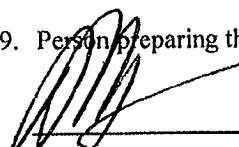
CAUTION: THE REPORT WILL BE RETURNED IF THIS SCHEDULE IS NOT COMPLETED.

6. Licensed Authority: A. ☒ Lender Only
 B. ☐ Lender and Broker
 C. ☐ Broker Only

7. Total number of licenses held at December 31, 2011: 2

8. Type of Organization: ☒ Corporation
 ☐ Partnership
 ☐ Individual
 ☐ Limited Liability Company
 ☐ Other (specify) _____

9. Person preparing this report:



Signature

Daniel H. Baren, General Counsel

Name & Title (Please type or print)

Phone No.: (949) 752-4605

Email address: dbaren@cashcall.com

VERIFICATION

STATE OF California)
) SS.
 COUNTY OF Orange)

I, the undersigned, state: That I am an officer or general partner or the sole proprietor or have a position of similar proprietary interest of
(Insert name as shown on your license)

CashCall, Inc.

and I have read and signed this report and the documents filed herewith and know the contents thereof. I certify that the financial statements contained therein were prepared in conformity with generally accepted accounting principles consistently applied, and the statistical information supplied is to the best of my knowledge true and exact.

Additional certification of licensees with two or more licensed locations:

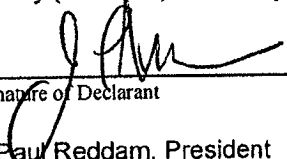
By signing this report I hereby authorize the Commissioner to contact our main office regarding issues and concerns for all branches of the company.

Complete Section (A) OR Section (B) as appropriate.

(A) IF LOCATED IN CALIFORNIA OR A STATE WHICH PERMITS A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS NOT NECESSARY.

Date _____, 2012 at _____, California
 (Month / Day) (Year) (City) (State)

I certify (or declare) under the penalty of perjury that the foregoing is true and correct.


 Signature of Declarant

J. Paul Reddam, President

Name and Title (Please type or print)

(B) IF LOCATED OUTSIDE CALIFORNIA AND IN A STATE WHICH DOES NOT PERMIT A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS REQUIRED.

Date _____, _____
 (Month / Day) (Year)

at _____
 (City)

 (State)

Signature of Affiant

 Name and Title (Please type or print)

Subscribed and sworn to before me on

(SEAL)

_____, _____
 (Month / Day) (Year)

(Year)

 Notary Public in and for said County and State

TABLE OF SCHEDULES TO BE COMPLETED

The schedules in this report must be completed in accordance with the following licensing authority and instructions under the California Finance Lenders Law (CFL):

- A. If you are licensed as a **CFL LENDER**, the following schedules must be completed:

SCHEDULE	PAGE	SCHEDULE	PAGE
A	1 & 2	F	14 & 15
VERIFICATION	3	G	16, 17 & 18
B-1	5 & 6	H	19
B-1(a)	7	I	20
B-2	8	J	21 & 22
C-1	9	K	23 & 24
C-2	10	L and M	25, 26 & 28
C-3	11	N	29
E	13		

- B. If you are licensed as a **CFL BROKER**, the following schedules must be completed:

SCHEDULE	PAGE	SCHEDULE	PAGE
A	1 & 2	C-2	10
VERIFICATION	3	C-3	11
B-1	5 & 6	D	12
B-1(a)	7	J	21 & 22
B-2	8	K	23 & 24
C-1	9	L and M	25, 26 & 28

** If you are licensed as a CFL Broker only, discard Pages 13 through 20.*

- C. If you are authorized to act as a **CFL LENDER and BROKER**, all schedules must be completed.

- D. If any schedule is inapplicable, note "N/A" at the top of the schedule.

- E. The verification on Page 3 must be completed on all reports.

UNSIGNED OR INCOMPLETE VERIFICATION WILL NOT BE ACCEPTED

- F. If no business was conducted under the license(s) during the calendar year 2011, only pages 1 through 11, 23, 24 and 25 need to be completed. The remaining pages need not be submitted. "No business" means no loan was made, refinanced, or brokered in 2011, and no loan payment or broker fee was received in 2011. Also a statement must be completed at the bottom of the page 3 VERIFICATION stating that "No business was conducted under the license(s) during the calendar year 2011."

- G. Your annual assessment is based on the gross income reported from activities conducted under your California Finance Lenders Law (Schedule C-1, Statement of Income and Expense, Page 9, Line 1). Income earned from other state or federal licenses, activities not requiring a license, or activities conducted pursuant to licenses of other agencies should be reported on Schedule C-1, Page 9, Line 2.

- H. For the purposes of completing the 2011 Annual Report, all income derived from loans originated under the Personal Property Broker, Consumer Finance Lender, and/or Commercial Finance Lender Laws should be treated as income earned under the California Finance Lenders Law.

SCHEDULE B-1
BALANCE SHEET
AS OF DECEMBER 31, 2011
(Round to Nearest Dollar - Omit Cents)

Name of Licensee: CashCall, Inc.CFL File No. 6038780**ASSETS**

1. Cash	\$ 11,853,656
2. Investments	275,000
3. CFL Loans Receivables (must equal Schedule B-2, line 6)	563,607,958
4. Other Receivables (must equal Schedule B-2, line 14)	0
5. Reserves and Withholds by Banks and Finance Companies	11,638,812
6. Fixed Assets (Less: Accumulated Depreciation \$ 18,619,977)	2,094,127
7. Prepaid Expenses and Deferred Charges	0
8. Commissions Receivable	0
9. Other Assets	14,830,919
10. Total Assets (sum of lines 1 thru 9 and must equal line 22)	<u>\$ 604,300,472</u>

LIABILITIES AND NET WORTH

11. Loans & Notes Payable from Third Parties	\$ 205,363,412
12. Loans & Notes Payable from Parents & Affiliates	21,259,801
13. Bonds, Debentures, and Certificates of Indebtedness	0
14. Accounts Payable	10,705,903
15. Dealers Reserves and Withholds	0
16. Accrued Taxes Other Than Income Tax	280,439
17. Reserve for Income Taxes	0
18. Credit Insurance Premiums Due Insurer	0
19. Other Liabilities and Accruals	265,238,694
20. Total Liabilities (sum of lines 11 thru 19)	<u>\$ 502,848,249</u>
21. Net Worth (line 10 less line 20 and must equal Schedule B-1(a), line 10, 13, 14 or 19)	<u>\$ 101,452,223</u>
22. Total Liabilities and Net Worth (add lines 20 & 21 and must equal line 10)	<u>\$ 604,300,472</u>

NOTE: CFL stands for California Finance Lenders.

Fixed Assets include land, building, equipment, furniture & fixtures, automobiles, and leasehold improvement, less accumulated depreciation.

SCHEDULE B-1
(Continuation)
REQUEST FOR CONFIDENTIAL TREATMENT

Name of Licensee (as shown on the license): CashCall, Inc.

CFL File Number: 6038780

PURSUANT TO SECTION 22159(a) OF THE FINANCIAL CODE, I REQUEST CONFIDENTIAL TREATMENT OF THE BALANCE SHEET. THE LICENSEE QUALIFIES FOR CONFIDENTIAL TREATMENT OF THE BALANCE SHEET AS A:

(CHECK ONE)

SOLE PROPRIETOR

☐

"NONPUBLICLY TRADED PERSON" (persons with securities owned by 35 or fewer individuals"

☐

By: _____
Signature of Declarant

Printed Name: _____

Position: _____

Caution: This section must be completed and be signed by an authorized person, if confidential treatment of the balance sheet is requested.

SCHEDULE B-1(a)
CALCULATION OF NET WORTH
AS OF DECEMBER 31, 2011
(Round to Nearest Dollar - Omit Cents)

Name of Licensee: CashCall, Inc.CFL File No. 6038780**FOR CORPORATION ONLY:**

1. Common Stock	\$	20,000,000
2. Preferred Stock		0
3. Paid In Capital in Excess of Par		22,039,540
4. Less: Treasury Stock, Donated Stock, etc.	(0)
5. Total Capital (sum of lines 1 thru 4)	\$	42,039,540
6. Retained Earnings @ 01/01/11	\$	3,741,733
7. Adjustments to Retained Earnings		-4,426,585
8. Net Income or Loss (from Schedule C-1, line 23)		60,097,522
9. Retained Earnings @ 12/31/11 (sum of lines 6 thru 8)		59,412,670
10. Total Net Worth (sum of lines 5 and 9 and must equal Schedule B-1, line 21)	\$	101,452,210

FOR PARTNERSHIP ONLY:11. Partnership Capital Accounts: *N/A*

Name (General Partners)	Percentage	Amount
		\$

12. Limited Partners (total)

13. Total Net Worth (sum of lines 11 and 12 and must equal Schedule B-1, line 21)

\$

FOR INDIVIDUALS, TRUSTEES, AND OTHERS: *N/A*

14. Net Worth of Individuals, Trustees, and Others (enter balance from Schedule B-1, line 21)

\$

FOR LIMITED LIABILITY COMPANY ONLY: *N/A*

15. Members' Contributions

16. Members' Draws

17. Members' Equity

18. Net Income (Loss) (from Schedule C-1, line 23)

19. Total Members' Equity (sum of lines 15 - 18 and must equal Schedule B-1, line 21)

\$

SCHEDULE B-2
ANALYSIS OF LOANS AND RECEIVABLES OUTSTANDING
AS OF DECEMBER 31, 2011
(Round to Nearest Dollar - Omit Cents)

CALIFORNIA FINANCE LENDERS LOANS: (A)

	Aggregate Balance
1. Consumer Loans	\$ 857,534,681
2. Commercial Loans	0
3. Subtotal (sum of lines 1 and 2)	\$ 857,534,681
4. Less: Unearned Pre-computed Charges	(0)
5. Less: Allowance for Bad Debts	(293,926,723)
6. Net California Finance Lenders Loans Receivables (sum of lines 3 thru 5 and must equal Schedule B-1, line 3)	\$ 563,607,958

**OTHER RECEIVABLES NOT SUBJECT TO CFL LICENSING
REQUIREMENTS OF COMMISSIONER OF CORPORATIONS: (B)**

	Aggregate Balance
7. Sales Contracts	\$ 0
8. Leases (True leases)	0
9. Factoring	0
10. Others	0
11. Subtotal (sum of lines 7 and 10)	\$ 0
12. Less: Unearned Pre-computed Charges	(0)
13. Less: Allowance for Bad Debts	(0)
14. Net Other Receivables (sum of lines 11 thru 13 and must equal Schedule B-1, line 4)	\$ 0

NOTE:

(A) May include outstanding receivables originated under the Personal Property Broker, Consumer Finance Lender, and Commercial Finance Lender licenses.

(B) See Schedule B-2 of INSTRUCTIONS on classification of receivables.

SCHEDULE C-1
STATEMENT OF INCOME AND EXPENSES
FOR CALENDAR YEAR 2011
(Round to Nearest Dollar - Omit Cents)

INCOME

1. Gross Income from CFL Loans and CFL Brokered Loans (<i>from Schedule C-2, line 16</i>) . REPORT ONLY CFL GROSS INCOME ON THIS LINE	\$ 311,827,177
2. Gross Income from All Other Business and Sources (<i>from Schedule C-3, line 7</i>)	37,436
3. Total Gross Income (<i>sum of lines 1 and 2</i>)	\$ 311,864,613

EXPENSES

4. Loss on Loans Receivable	\$ 41,774,441
5. Professional Audit and Accounting Services	616,240
6. Insurance and Bond Premiums	2,814,897
7. Legal Services and Expenses	3,425,783
8. Occupancy Expenses	3,334,475
9. Provision for Bad Debt Allowance	24,263,020
10. Salaries and Bonuses: Employees	45,083,808
11. Salaries and Bonuses: Owners, Partners, Executives	1,322,272
12. Depreciation	2,528,785
13. License Fees and Taxes	1,178,973
14. Telephone and Utilities	1,052,417
15. Advertising and Promotions	27,536,928
16. Other Expenses	49,337,883
17. Total Expenses before Interest and Income Taxes (<i>sum of lines 4 thru 16</i>)	\$ 204,269,922
18. Income or (loss) before Interest and Income Taxes (<i>line 3 less line 17</i>)	\$ 107,594,691
19. Interest Paid to Bona Fide Third Parties	44,317,179
20. Interest Paid to Parent Company and Affiliates	2,475,588
21. Income or (Loss) before Income Taxes (<i>subtract lines 19 and 20 from line 18</i>)	\$ 60,801,924
22. Provision for Income Taxes	704,402
23. Net Income or (Loss) (<i>line 21 less line 22</i>) . (A)	\$ 60,097,522

NOTE: (A) NET INCOME OR LOSS balance must agree with Schedule B-1(a), line 8 for a Corporation or Schedule B-1(a), line 18 for a Limited Liability Company.

SCHEDULE C-2
ANALYSIS OF INCOME RECEIVED FROM CFL LENDERS AND BROKERS LOANS
FOR CALENDAR YEAR 2011
(Round to Nearest Dollar - Omit Cents)

	Loans Under \$2,500 (Column 1)	Loans of \$2,500 & Over (Column 2)	Total (Column 3)
<u>CFL LENDERS AND BROKERS LOANS:</u>			
<u>CONSUMER LOANS:</u>			
1. Charges Earned or Collected from loans	\$ 27,002,696	\$ 223,347,385	\$ 250,350,081
2. Collection from Charged Off Accounts .	788,430	7,298,131	8,086,561
3. Income from Credit Insurance	0	0	0
4. Other Insurance Commissions	0	0	0
5. Administrative and Loan Fees	23,899,600	9,212,242	33,111,842
6. Commissions from Brokering CFL Consumer Loans (from Schedule D, line 8)	0	0	0
7. Other income	0	20,278,693	20,278,693
8. Total Consumer Loans Income (sum of lines 1 thru 7)	<u>\$ 51,690,726</u>	<u>\$ 260,136,451</u>	<u>\$ 311,827,177</u>
<u>COMMERCIAL LOANS:</u>			
9. Charges Earned or Collected from Loans			\$ 0
10. Collection from Charged Off Accounts			0
11. Income from Credit Insurance			0
12. Other Insurance Commissions			0
13. Commissions from Brokering CFL Commercial Loans (from Schedule D, line 13)			0
14. Other Income			0
15. Total Commercial Loan Income (sum of lines 9 thru 14)			<u>\$ 0</u>
16. Total Gross Income from CFL Loans and CFL Brokered Loans (sum of lines 8 Column 3 & 15 and must equal Schedule C-1, line 1)			<u>\$ 311,827,177</u>

CAUTION: The income reported on lines 1 through 16 is for income relating to your California Finance Lender license. It may include income attributable to loans made under the Personal Property Broker, Consumer Finance Lender, and Commercial Finance Lender Laws prior to July 1, 1995. It must be accurately reported. The total income reported will be the basis for the computation of your assessment to renew your license(s) for the coming fiscal year. Income not relating to your California Finance Lender license should be reported on Schedule C-3.

SCHEDULE C-3
ANALYSIS OF INCOME RECEIVED FROM OTHER BUSINESS AND SOURCES
FOR CALENDAR YEAR 2011
(Round to Nearest Dollar - Omit Cents)

ALL OTHER BUSINESS AND SOURCES:

1. Charges Earned or Collected	\$	0
2. Other Interest or Return on Investment		37,436
3. Collection from Charged Off Accounts		0
4. Income from Credit Insurance		0
5. Other Insurance Commissions		0
6. Other Income (<i>please explain below</i>)		0
7. Total Income from All Other Business and Sources (<i>sum of lines 1 thru 6 and must equal Schedule C-1, line 2</i>)	\$	37,436

Please describe source of other income for lines 1 thru 6:

(You are required to complete this section if you have reported "Other Business Income.")

CAUTION: *Income reported on Lines 1 through 7 is only for income not related to your CFL license with Commissioner of Corporations. Any income earned related to your CFL license with Commissioner of Corporations must be reported on Schedule C-2. For guidelines on classification of receivables and income falling under the jurisdiction of Commissioner of Corporations under the CFL Law, please refer to Schedule C-3 of the attached INSTRUCTIONS.*

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

SCHEDULE E
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY SIZE
FOR CALENDAR YEAR 2011
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

<u>Loans of</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
1. \$ 499 or Less	0	\$ 0
2. 500 to 1,999	0	0
3. 2,000 to 2,499	0	0
4. 2,500 to 4,999	17,407	45,258,200
5. 5,000 to 9,999	2,128	10,799,600
6. 10,000 or More	9,492	2,817,486,994
7. Total Consumer Loans Made (sum of lines 1 thru 6) . (A)	29,027	\$ 2,873,544,794

COMMERCIAL LOANS ONLY

8. \$ 5,000 or More	0	\$ 0
9. Total Commercial Loans Made . (B)	0	\$ 0
10. Total Loans Made - All Categories (sum of lines 7 and 9) . (C)	29,027	\$ 2,873,544,794

NOTE: (A) Totals must equal Schedule F, line 27 and Schedule G, line 40.

(B) Totals must equal Schedule F, line 34 and Schedule G, line 49.

(C) Totals must equal Schedule F, line 35 and Schedule G, line 50.

SCHEDULE F
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY TYPE OF SECURITY
FOR CALENDAR YEAR 2011
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

<u>Type of Security</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans Under \$2,500</u>		
1. Unsecured	0	\$ 0
2. Personal Property (<i>household items</i>)	0	0
3.1 Automobiles and Other Motor Vehicles	0	0
3.2 Auto Title Loans	0	0
4. Wage Assignment	0	0
5. Other Security	0	0
6. Total Loans Made (<i>sum of lines 1 thru 5</i>)	0	\$ 0
<u>Loans \$2,500 to \$4,999</u>		
7. Unsecured	17,407	\$ 45,258,200
8. Personal Property (<i>household items</i>)	0	0
9.1 Automobiles and Other Motor Vehicles	0	0
9.2 Auto Title Loans	0	0
10. Wage Assignment	0	0
11. Other Security	0	0
12. Total Loans Made (<i>sum of lines 7 thru 11</i>)	17,407	\$ 45,258,200
<u>Loans \$5,000 to \$9,999</u>		
13. Unsecured	2,128	\$ 10,799,600
14. Personal Property (<i>household items</i>)	0	0
15.1 Automobiles and Other Motor Vehicles	0	0
15.2 Auto Title Loans	0	0
16. Wage Assignment	0	0
17. Real Property	0	0
18. Other Security	0	0
19. Total Loans Made (<i>sum of lines 13 thru 18</i>)	2,128	\$ 10,799,600

SCHEDULE F
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY TYPE OF SECURITY
FOR CALENDAR YEAR 2011
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

<u>Type of Security</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans \$10,000 and Over</u>		
20. Unsecured	307	\$ 3,205,000
21. Personal Property (<i>household items</i>)	0	0
22.1 Automobiles and Other Motor Vehicles	0	0
22.2 Auto Title Loans	0	0
23. Wage Assignment	0	0
24. Real Property	9,185	2,814,281,994
25. Other Security	0	0
26. Total Loans Made (<i>sum of lines 20 thru 25</i>)	9,492	\$ 2,817,486,994
27. Total Consumer Loans Made (<i>sum of lines 6, 12, 19, & 26</i>) . (A)	29,027	\$ 2,873,544,794

COMMERCIAL LOANS ONLY

28. Unsecured	0	\$ 0
29. Personal Property	0	0
30. Automobiles and Other Motor Vehicles	0	0
31. Business Equipment	0	0
32. Real Property	0	0
33. Other Security	0	0
34. Total Commercial Loans Made (<i>sum of lines 28 thru 33</i>) . (B)	0	\$ 0
35. Total Loans Made - All Categories (<i>sum of lines 27 and 34</i>) . (C)	29,027	\$ 2,873,544,794

NOTE: (A) Totals must equal Schedule E, line 7 and Schedule G, line 40.

(B) Totals must equal Schedule E, line 9 and Schedule G, line 49.

(C) Totals must equal Schedule E, line 10 and Schedule G, line 50.

SCHEDULE G
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2011
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

	<u>Annualized Rate of Charge</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans under \$2,500</u>			
1.	Step Rate: 2.5%, 2%, 1.5%, & 1% Per Month	0	\$ 0
	Alternate Rates:		
2.	1.6% Per Month	0	0
3.	Federal Reserve Bank Rate plus 10%	0	0
	Other Rates:		
4.	Up to 14.999 APR	0	0
5.	15.000 to 19.999 APR	0	0
6.	20.000 to 24.999 APR	0	0
7.	25.000 to 29.999 APR	0	0
8.	30.000 to 34.999 APR	0	0
9.	35.000 to 39.999 APR	0	0
10.1	40.000 to 69.999 APR	0	0
10.2	70.000 to 99.999 APR	0	0
10.3	100.000 or More APR	0	0
11.	Variable Rates Based on Index	0	0
12.	Total Loans Made (sum of lines 1 thru 11)	0	\$ 0
<u>Loans \$2,500 to \$4,999</u>			
13.	Up to 14.999 APR	0	\$ 0
14.	15.000 to 19.999 APR	0	0
15.	20.000 to 24.999 APR	0	0
16.	25.000 to 29.999 APR	0	0
17.	30.000 to 34.999 APR	0	0
18.	35.000 to 39.999 APR	0	0
19.1	40.000 to 69.999 APR	0	0
19.2	70.000 to 99.999 APR	0	0
19.3	100.000 or More APR	17,407	45,258,200
20.	Variable Rates Based on Index		
21.	Total Loans Made (sum of line 13 thru 20)	17,407	\$ 45,258,200

SCHEDULE G

(Continuation)

CALIFORNIA FINANCE LENDERS**LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED****FOR CALENDAR YEAR 2011**

(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

Annualized Rate of Charge			Number of Loans	Principal Amount
Loans \$5,000 to \$9,999				
22.	Up to 14.999	APR	0	\$ 0
23.	15.000 to 19.999	APR	0	0
24.	20.000 to 24.999	APR	0	0
25.	25.000 to 29.999	APR	0	0
26.	30.000 to 34.999	APR	0	0
27.	35.000 to 39.999	APR	0	0
28.1	40.000 to 69.999	APR	0	0
28.2	70.000 to 99.999	APR	0	0
28.3	100.000 or More	APR	2,128	10,799,600
29.	Variable Rates Based on Index			
30.	Total Loans Made (sum of line 22 thru 29)		2,128	\$ 10,799,600
Loans \$10,000 and Over				
31.	Up to 14.999	APR	8,998	\$ 2,760,775,277
32.	15.000 to 19.999	APR	2	76,000
33.	20.000 to 24.999	APR	0	0
34.	25.000 to 29.999	APR	2	55,000
35.	30.000 to 34.999	APR	8	236,700
36.	35.000 to 39.999	APR	9	225,000
37.1	40.000 to 69.999	APR	0	0
37.2	70.000 to 99.999	APR	298	2,980,000
37.3	100.000 or More	APR	0	0
38.	Variable Rates Based on Index		175	53,139,017
39.	Total Loans Made (sum of line 31 thru 38)		9,492	\$ 2,817,486,994
40.	Total Consumer Loans Made (sum of lines 12, 21, 30, & 39) . (A)		29,027	\$ 2,873,544,794

NOTE: (A) Totals must equal Schedule E, line 7 and Schedule F, line 27.

SCHEDULE G
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2011
(Round to Nearest Dollar - Omit Cents)

COMMERCIAL LOANS ONLY

	<u>Note Rate or Contract Rate</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
41.	Up to 14.999	0	\$ 0
42.	15.000 to 19.999	0	0
43.	20.000 to 24.999	0	0
44.	25.000 to 29.999	0	0
45.	30.000 to 34.999	0	0
46.	35.000 to 39.999	0	0
47.1	40.000 to 69.999	0	0
47.2	70.000 to 99.999	0	0
47.3	100.000 or More	0	0
48.	Variable Rates Based on Index		
49.	Total Commercial Loans Made (<i>sum of lines 41 thru 48</i>) . (B)	0	\$ 0
50.	Total Loans Made - All Categories (<i>sum of lines 40 & 49</i>) . (C)	29,027	\$ 2,873,544,794

NOTE: (B) Totals must equal Schedule E, line 9 and Schedule F, line 34.

(C) Totals must equal Schedule E, line 10 and Schedule F, line 35.

**SCHEDULE H
CREDIT INSURANCE
GENERAL INFORMATION**

N/A

1. Give name(s) of insurance company(ies) underwriting your credit insurance.

Name: N/A

Address: _____

2. Is (are) the insurance company(ies) described in Item 1 above a parent corporation, affiliated company, or in any other manner connected with the licensee reporting: Yes [] No []

If answer to Item 2 is *Yes*, please explain:

3. Credit insurance premiums charged per year per hundred dollars of initial indebtedness:

Single Premium	Credit Life	Joint Coverage
\$ _____	Personal Property	\$ _____
\$ _____	Real Property	\$ _____
	Credit Disability	
\$ _____	Personal Property	\$ _____
\$ _____	Real Property	\$ _____
	Credit Loss-of-Income	
\$ _____	Personal Property	\$ _____
\$ _____	Real Property	\$ _____

4. Is the credit insurance premium deducted from the loan proceeds? Yes [] No []

If the answer is *No*, please explain:

5. Are the credit insurance premiums that have been collected from the borrowers remitted in total to the carrier? Yes [] No []

If the answer is *No*, please explain:

6. What is the age limit to qualify for credit insurance?

	Minimum	Maximum
Credit Life	_____	_____
Credit Disability	_____	_____
Credit Loss-of-Income	_____	_____

7. Does the credit disability policy contain a "14-day" non-retroactive provision? Yes [] No []

If the answer is *No*, please explain:

8. List exclusions from coverage, if any:

SCHEDULE I
SALE OF LOANS TO INSTITUTIONAL INVESTORS AND LOANS SERVICED
FOR CALENDAR YEAR 2011
(Round to Nearest Dollar - Omit Cents)

1. Loans Sold (Pursuant to Sections 22340, 22340.1, 22600 and 22600.1 Financial Code):

Report only those loans originated under your California Department of Corporations' CFL license(s), or purchased from an institutional lender, or another licensee pursuant to Division 9 of California Financial Code, and subsequently sold to institutional investors as defined in the California Financial Code.

<u>No. of Loans Sold</u>	<u>Dollar Value of Loans Sold</u>	<u>Dollar Amount of Loans Sold Retained for Servicing</u>	<u>Servicing Fees Earned</u>
9,054	\$ 2,721,301,032	\$ 335,823,561	\$ 45,749

Are these loans sold to institutional investors? Yes [☒] No [☐]

Did you sell any of those loans to affiliated companies? Yes [☐] No [☒]

Are trust accounts established for those loans serviced? Yes [☒] No [☐]

2. Loans Serviced Under the CFL License (This would include all loans originated, purchased or sold):

Report all loans you service as of December 31, 2011

<u>Loan Type</u>	<u>Number of Loans</u>	<u>Balance</u>	<u>Servicing Fees Earned</u>
Residential Real Estate Secured	1,274	\$ 336,191,261	\$ 45,749
All Other Loans	267,539	\$ 99,686,993	\$ 7,398,827

SCHEDULE J
OTHER BUSINESS ACTIVITIES AND COVERED LOANS
(Round to Nearest Dollar - Omit Cents)

A. OTHER BUSINESS ACTIVITIES:

This Schedule is to be completed on *any* activities conducted at the licensed location(s) in addition to the making and/or brokering of loans pursuant to your California Finance Lender licenses.

1. <u>Sale of Insurance Products</u>	<u>Insurer</u>	<u>2011 Revenue</u>
Credit Life Insurance	N/A	\$
Credit Disability Insurance	N/A	
Credit Loss of Income Insurance	N/A	
Accidental Death & Dismemberment	N/A	
Personal Property Insurance	N/A	
Real Estate Loan Insurance	N/A	
Others (auto, whole life, etc.)	N/A	

2. OTHER SERVICES PROVIDED (Examples: loan servicing, leasing, automobile contracts, etc.)

<u>Description of Services Provided</u>	<u>2011 Revenue</u>	<u>License Authority (If Applicable)</u>
N/A	\$	

3. BUSINESS CONDUCTED PURSUANT TO THE COMMODITY BROKERS LAW OF 1990
(Example: Sale and/or financing of precious metals or other commodities)

<u>Describe Activity</u>	<u>2011 Revenue</u>	<u>License Authority (If Applicable)</u>
N/A	\$	

4. OTHER BUSINESS ACTIVITY CONDUCTED AT LICENSED LOCATION (If not included in Parts 1, 2, or 3 above.)

<u>Describe Activity</u>	<u>2011 Revenue</u>	<u>License Authority (If Applicable)</u>
N/A	\$	

5. List any other licenses held by licensee issued by State of California departments or agencies:

<u>Name of License</u>	<u>Name of Agency</u>	<u>License No.</u>
N/A		

SCHEDULE J
(Continuation)
OTHER BUSINESS ACTIVITIES AND COVERED LOANS
(Round to Nearest Dollar - Omit Cents)

B. COVERED LOANS:

This section must be completed by those licensees who have made "covered loans" as defined in Section 4970(b)(1) of the Financial Code

<u>Number of Covered Loans</u>	<u>Principal Amount</u>
12	\$ 367,700

CFL File No. 6038780

A self-designed form may be used to substitute this schedule if any licensee has more than 21 directors, officers, branch managers and any person holding 10 percent or more of the outstanding interests if the licensee is a partnership or if the licensee is a corporation, directly or indirectly controlling 10 percent or more of the outstanding equity securities. A self-designed form should contain at a minimum the following information.

In addition to this directory, please submit a Statement of Identity and Questionnaire (SIQ) for those individuals who did not submit the SIQ to the Department previously. The SIQ form is available at the Department's internet website at "www.corp.ca.gov".

[illegible]

SCHEDULE L
CFL REPORT ON NON-TRADITIONAL, ADJUSTABLE RATE
AND MORTGAGE LOAN PRODUCTS

COMPANY NAME: CashCall, Inc.
 LICENSE NUMBER: 6038780
 NMLS NUMBER: 38512
 CONTACT PERSON: Daniel Baren PHONE NO: 949-973-9730

1. During calendar year 2011, have you made or arranged non-traditional mortgage products or adjustable rate mortgage products as defined by the Guidance?

a. Made non-traditional mortgage products?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
b. Arranged non-traditional mortgage products?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
c. Made adjustable rate mortgage products?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
d. Arranged adjustable rate mortgage products?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

If the answer is YES to any of the above, please complete items 2 through 4.

If the answer is NO to all questions, there is no need to complete items 2 through 4.

2. Please describe on a separate page how you have implemented the best practices and explain whether and how you have put into effect the following internal controls or procedures during the reporting period:

- a. Adopted processes, policies and procedures to ensure compliance with the Guidance.
- b. Implemented a consumer complaint process to resolve consumer complaints involving loans covered by the Guidance.
- c. Educated employees and agents to help them understand how to apply the best practices.
- d. Designated a compliance officer to ensure compliance with the Guidance.

Compliance Officer's Name: Shanna Gilroy/Darcie Cancino
 Address: 1600 S. Douglass Rd., Anaheim CA 92806
 Phone: 949-973-9730 / 949-223-1973 E-mail: shanna.gilroy@cashcall.com

3. Consumer complaint information:

a. Number of consumer complaints received	<u>5</u>
b. Number of consumer complaints resolved	<u>5</u>
c. Number of consumer complaints unresolved	<u>0</u>
d. Number of Workout Arrangements* used for resolved complaints	<u>0</u>

4. If any non-traditional mortgage loans or adjustable rate mortgage loans subject to the Guidance were made or arranged, the finance company shall submit information regarding these loan products on the form entitled "Non-traditional, Adjustable Rate and Mortgage Loan Survey". The survey form is provided on page 26 of the 2011 Annual Report Form.

*Workout Arrangement shall mean a modified or converted loan product with predictable payment requirements to help the financially-stressed borrower.

SCHEDULE L
(Continuation)
NON-TRADITIONAL, ADJUSTABLE RATE AND MORTGAGE LOAN SURVEY

1. License Information (to be completed by all respondents)	
Department of Corporations license number:	6038780
Licensee name:	CashCall, Inc.
Person who prepared this report:	Shanna Gilroy
Preparer's title:	Compliance Officer
Telephone number:	949-973-9730
Email address:	shanna.gilroy@cashcall.com

2. Does your company offer non-traditional mortgage products? (Place an "x" in the appropriate category) (If "yes" complete remaining survey)	Yes	<input checked="" type="checkbox"/>
	No	
	If yes:	
3. If "yes" are they retained on the books or sold? (Place an "x" in one or both categories)	Retained	<input checked="" type="checkbox"/>
	Sold	

4. Please show the dollar volume in thousands and number of loans retained as of December 31, 2011, and the dollar volume in thousands and number of loans sold over the 12 month period ending December 31, 2011. For loans with multiple non-traditional characteristics include them in each category applicable.		Retained (Number of Loans)	Retained (Dollar Amount)	Sold (Number of Loans)	Sold (Dollar Amount)
a. Interest-only Mortgage Loan					
b. Payment Option ARM					
c. Reduced Documentation					
d. Simultaneous Second-lien Loan					
e. Home Equity Line of Credit					
f. Covered Loans		12	\$367,700	0	\$0
g. Adjustable Rate Mortgage Loans		20	\$5,349,800	160	\$50,230,217
5. All Loans (Non-Traditional and Traditional)		774	\$240,886,812	8,415	\$2,574,381,282

SCHEDULE L
(Continuation)

Definitions	
a. Interest-only Mortgage Loan	A nontraditional mortgage on which, for a specified number of years (e.g., three or five years), the borrower is required to pay only the interest due on the loan during which time the rate may fluctuate or may be fixed. After the interest-only period, the rate may be fixed or fluctuate based on the prescribed index and payments include both principal and interest.
b. Payment Option ARM	A nontraditional mortgage that allows the borrower to choose from a number of different payment options. For example, each month, the borrower may choose a minimum payment option based on a "start" or introductory interest rate, an interest-only payment option based on the fully indexed interest rate, or a fully amortizing principal and interest payment option based on a 15-year or 30-year loan term, plus any required escrow payments. The minimum payment option can be less than the interest accruing on the loan, resulting in negative amortization. The interest-only option avoids negative amortization but does not provide for principal amortization. After a specified number of years, or if the loan reaches a certain negative amortization cap, the required monthly payment amount is recast to require payments that will fully amortize the outstanding balance over the remaining loan term.
c. Reduced Documentation	A loan feature that is commonly referred to as "low doc/no doc", "no income/no asset", "stated income" or "stated assets." For mortgage loans with this feature, an institution sets reduced or minimal documentation standards to substantiate the borrower's income and assets.
d. Simultaneous Second-lien Loan	A lending arrangement where either a closed-end second-lien or a home equity line of credit (HELOC) is originated simultaneously with the first lien mortgage loan, typically in lieu of a higher down payment.
e. Home Equity Line of Credit	An open-end loan, usually recorded as a second mortgage, that permits borrowers to obtain cash advances based on an approved line of credit.
f. Covered Loans	<p>Covered loan (per 4970(FC)) - a consumer loan in which the original principal balance of the loan does not exceed the most current conforming loan limit for a single-family first mortgage loan established by Fannie Mae and where one of the following conditions are met:</p> <p>a) the APR at consummation will exceed by more than 8 percentage points the yield on Treasury securities having comparable maturity periods on the 15th day of the month immediately preceding the month in which the loan application is received or</p> <p>b) the total points and fees payable by the consumer at or before closing will exceed 6% of the total loan amount.</p>
g. Adjustable Rate Mortgage Loans	An adjustable rate mortgage loan that has one or more of the following characteristics: (1) low initial payments based on a fixed introductory rate that expires after a short period and then adjusts to a variable index rate plus a margin for the remaining term of the loan; (2) very high or no limits on how much the payment amount or the interest rate may increase ("payment or rate caps") on reset dates; (3) limited or not documentation of borrower's income; (4) product features likely to result in frequent refinancing to maintain an affordable monthly payment; and/or (5) substantial prepayment penalties and/or prepayment penalties that extend beyond the initial fixed interest rate period. As an example of number (1) above, ARMs known as "2/28" loans feature a fixed rate for two years and then adjust to a variable rate for the remaining 28 years, and the spread between the initial fixed interest rate and the fully indexed interest rate in effect at loan origination typically ranges from 300 to 600 basis points.

CFL 812 (12/11)

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SCHEDULE M
ADDITIONAL LOAN INFORMATION

1. Please answer the following questions in connection with the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act): (Information regarding the SAFE Act can be found on our website at www.corp.ca.gov)

A. Did you make, arrange or service any residential mortgage loans as defined by the SAFE Act? Yes ☒ No ☐

B. How many mortgage loan originators did you employ as of 12/31/11 for this activity? 165

C. Indicate the NMLS Unique Identifier Number 38512

2. Under the authority of your CFL license, please indicate which of the following type(s) of loan programs were provided to applicants during the calendar year:

A. Consumer First mortgage loans (1-4 units)	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
B. Consumer unsecured loans	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
C. Consumer personal property loans	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
D. Automobiles and Other Motor Vehicles	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
E. Auto title loans	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
F. Affordable Credit-Building Opportunity loans	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
G. Commercial real estate loans	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
H. Commercial unsecured loans	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
I. Commercial Business Equipment	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
J. Commercial Automobiles and Other Motor Vehicles	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
K. Accounts Receivable Financing	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
L. Other CFL Activity (describe below)	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

SCHEDULE N
SCHEDULE OF LOAN ACTIVITY
AS OF DECEMBER 31, 2011

	Unsecured		Personal Property Loans		Automobiles and Other Motor Vehicles		Auto Title Loans	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
A. Consumer Loans Serviced:								
1. Loans outstanding prior year at 12/31/10	247,698	\$105,531,734	0	\$0	0	\$0	0	\$0
2. Loans outstanding at year end 12/31/11	267,539	\$99,686,993	0	\$0	0	\$0	0	\$0
3. Loans with one or more past due payments which are past due 30 or more days @ 12/31/11	4,149	\$11,752,071	0	\$0	0	\$0	0	\$0
4. For calendar year 2011 provide the following:								
a. Total loans made	19,842	\$59,262,800	0	\$0	0	\$0	0	\$0
b. Number of loans charged one or more late fees	10,538		0		0		0	
c. Total late fees collected	27,074	\$367,167	0	\$0	0	\$0	0	\$0
d. Total number of reposessions			0		0		0	
e. Total number of loans reinstated or collateral redeemed	0		0		0		0	
f. Total collateral sales			0	\$0	0	\$0	0	\$0
g. Total charge-offs	6,990	\$21,373,746	0	\$0	0	\$0	0	\$0
5. Average contracted term of loan (months)	63		0		0		0	

B. Schedule of Other Consumer Loans Made (This section must be completed by all licensees who have originated consumer loans that were not made under the California Finance Lenders Law)

Total Number of Loans Made	Total Principal Amount of Other Loans Made
0	\$ 0

State the name of the agency and your license number for the authority used to originate other consumer loans: n/a

C. Schedule of Other Commercial Loans Made (This section must be completed by all licensees who have originated commercial loans that were not made under the California Finance Lenders Law)

Total Number of Loans Made	Total Principal Amount of Other Loans Made
0	\$ 0

State the name of the agency and your license number for the authority used to originate other commercial loans: n/a

CFL Report on Non-Traditional, Adjustable Rate and Mortgage Loan Products

Schedule L

Question 1.c

During the 2011 calendar year, CashCall, Inc. made adjustable rate mortgage loan products which included a 5/1 and 7/1 adjustable rate mortgage loan product. These adjustable rate mortgage loan products are reported in Schedule L however, these products are not adjustable rate mortgage products as defined by the Guidance.

The Nontraditional Guidance defines an Adjustable Rate Mortgage loan as:

An adjustable rate mortgage loan that has one or more of the following characteristics: (1) low initial payments based on a fixed introductory rate that expires after a short period and then adjusts to a variable index rate plus a margin for the remaining term of the loan; (2) very high or no limits on how much the payment amount or the interest rate may increase ("payment or rate caps") on reset dates; (3) limited or no documentation of borrowers' income; (4) product features likely to result in frequent refinancing to maintain an affordable monthly payment; and/or (5) substantial prepayment penalties and/or prepayment penalties that extend beyond the initial fixed interest rate period. As an example of number (1) above, ARMs known as "2/28" loans feature a fixed rate for two years and then adjust to a variable rate for the remaining 28 years, and the spread between the initial fixed interest rate and the fully indexed interest rate in effect at loan origination typically ranges from 300 to 600 basis points.

CFLL Report on Non-Traditional, Adjustable Rate and Mortgage Loan Products

Schedule L

Question 2

- a. CashCall has created policies and procedures that are designed to ensure full compliance with the Guidance. All of our loans are underwritten to Fannie Mae guidelines. We have taken a very conservative position on non-traditional and adjustable rate mortgage loan products. We do not offer any of the following loan products:

- Loans with negative amortization
- Payment option loans
- Interest only loans
- Loans with a balloon payment
- Simultaneous second mortgage loans
- Home equity lines of credit
- Subprime loans
- Loans with prepayment penalties
- Reduced documentation loans
- Third party originated loans

CashCall began offering closed-end second mortgage loans in 2011. These loans are considered "Covered Loans" under California law. A policy statement regarding these types of loans was issued to the staff and is available on our company Intranet site. In addition to the policy statement, a memo informing all loan originators of the administrative, civil and criminal penalties for violating Division 1.6. Cal. Fin. Code §4978.6 must be read and acknowledged by all California loan originators who originate these loans.

- b. We have a consumer complaint process in place that addresses loans covered by the Guidance as well as all other mortgage loan products that we offer. Customers can submit their complaint through our website, by contacting our call center or by contacting our Legal Department. Complaints are addressed within 24 hours by our Management and the customer is contacted directly by telephone.
- c. We conduct on-going training with all of our staff on best practices, underwriting guidelines and Federal and State compliance.
- d. We have two Compliance Officers who work under the direction of our General Counsel who is responsible for ensuring compliance with the Guidance.

**Shipment Receipt
Address Information****Ship to:**
California Dept. of
Corporations

320 W 4TH ST STE 750

LOS ANGELES, CA

900132349

US

9497524657

Ship from:
Sarah Moreno

Cash Call

1600 South Douglass Road

Anaheim, CA

92806

US

9497524600

Shipping Information

Tracking number: 798167781287

Ship date: 03/14/2012

Estimated shipping charges:

Package Information

Service type: Priority Overnight

Package type: FedEx Envelope

Number of packages: 1

Total weight: 1LBS

Declared value: 0.00USD

Special Services:

Pickup/Drop-off: Use an already scheduled pickup at my location

Billing Information

Bill transportation to: Cash Call FedEx Acct-960

Your reference:

P.O. no.:

Invoice no.:

Department no.:

Thank you for shipping online with Fedex ShipManager at fedex.com.

Please Note

FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$500, e.g., jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within stated time limits. Consult the applicable FedEx Service Guide for details. The estimated shipping charge may be different than the actual charges for your shipment. Differences may occur based on actual weight, dimensions, and other factors. Consult the applicable FedEx Service Guide or the FedEx Rate Sheets for details on how shipping charges are calculated.

EXHIBIT I

STATE OF CALIFORNIA -- BUSINESS, TRANSPORTATION AND HOUSING AGENCY

ARNOLD SCHWARZENEGGER, Governor

DEPARTMENT OF CORPORATIONS
California's Investment and Financing Authority

WAYNE STRUMPFER
Acting California Corporations Commissioner
 Los Angeles, California
 May 5, 2005

IN REPLY REFER TO:
 FILE NO: 603-8780

CASHCALL, INC.
 ATTN: PAUL REDDAM, PRESIDENT
 1920 MAIN STREET, SUITE 400
 IRVINE, CA 92614

Reference: REGULATORY EXAMINATION

Dear Mr. Reddam:

REPORT OF REGULATORY EXAMINATION
CALIFORNIA FINANCE LENDERS

A regulatory examination of the business conducted under your California Finance Lenders license was commenced on October 5, 2004. The examination was made pursuant to Section 22701 of the Financial Code. The examination was made, in most cases, by a sampling of loan transactions made during the preceding year.

The exceptions disclosed by the examination are listed below. Please reply to each item when requested. When a reimbursement is requested, state the date and number of the check issued. If an account is credited, confirm that the borrower was notified of the credit and the current status of the account. When corrective action is requested, state specifically the action taken.

Please send your reply within thirty (30) calendar days from the date of this report to Jonathan R. Tran at the Department's Los Angeles office.

I. An administrative fee charged in connection with the following loans exceeded the lesser of 5% of the principal loan amount or \$50.00 for loans of \$2,500.00 or less, or \$75.00 for loans between \$2,500.01 and \$4,999.99 (Sec. 22305 Fin. Code). The following loans are some examples of administrative fee overcharges:

Loan No.	Name	Fee Charged	Correct Charge	Overcharge
8661	Medina, R	\$75.00	\$50.00	\$25.00
86962	Harris, J	75.00	50.00	25.00
92062	Denton, T	75.00	50.00	25.00
7178	Doerges, L	75.00	50.00	25.00
92871	Glines, P	75.00	50.00	25.00

Our examination disclosed an excessive number of these overcharges among the accounts reviewed. Please review and correct all accounts that might have similar overcharges. This review should cover the period

- ♦ Securities ♦ Franchises ♦ Off-Exchange Commodities ♦ Investment and Financial Services ♦
- ♦ Independent Escrows ♦ Consumer and Commercial Finance Lending ♦ Residential Mortgage Lending ♦

SACRAMENTO 95814-4052
 1515 K STREET, SUITE 200
 (916) 445-7205

SAN FRANCISCO 94102-5303
 1390 MARKET STREET
 (415) 557-3787

LOS ANGELES 90013-2344
 320 WEST 4TH STREET
 (213) 576-7500

SAN DIEGO 92101-3697
 1350 FRONT STREET
 (619) 525-4233

CASHCALL, INC.

603-8780

from June 1, 2004 to present. In your reply, please provide a detailed report of your findings and refunds made.

2. The Company was found to have incorrectly disclosed the Finance Charge in the Truth-in-Lending Disclosure statements provided to borrowers. The Company incorrectly disclosed the Origination Fee instead of the Finance Charge. The total "Finance Charge" was not disclosed in the Truth-in-Lending Disclosure statement as required by Regulation Z. The following loans are some examples where the finance charges were not properly disclosed and exceed the tolerance threshold pursuant to Section 226.18(d)(2) Reg. Z:

Loan No.	Name	Fee Disclosed	Actual Finance Charge	Overcharge
1914	Baiely, D	\$75.00	\$25,045.52	\$24,970.52
19772	Manter, R	75.00	25,220.18	25,145.18
46950	Fidone, W	75.00	19,160.55	19,085.55
60458	Bender, L	75.00	16,484.27	16,409.27
3568	Smith, K	75.00	20,815.64	20,740.64
49761	Rachall, A	75.00	25,257.39	25,182.39

Our examination disclosed an excessive number of these overcharges among the accounts reviewed. Please review and correct all accounts that might have similar overcharges. This review should cover the period from April 1, 2003 to present. In your reply, please provide a detailed report of your findings and refunds made.

3. The promissory note and loan disclosures provided to the borrowers only disclosed the Annual Percentage Rate and did not disclosed the agreed contractual rate (Sec. 22337 FC & 1426 CCR). The following loans are some examples where monthly contractual interest rate was not disclosed:

Loan No.	Name
1914	Baiely, D
19772	Manter, R
46950	Fidone, W
60458	Bender, L
3568	Smith, K
49761	Rachall, A

Please explain, and state what you have done to prevent future recurrence.

4. The California Finance Lenders license number under which the following loans were made was not disclosed to the borrowers (Sec. 22337 Fin. Code).

Loan No.	Name
1914	Baiely, D
19772	Manter, R
46950	Fidone, W
60458	Bender, L
3568	Smith, K
49761	Rachall, A

Please explain, and state what you have done to prevent future recurrence.

CASHCALL, INC.

603-8780

Other matters were either clarified or corrected during the examination and do not warrant further comment.

Very Truly Yours,

WAYNE STRUMPFER
Acting California Corporations Commissioner

By 

JONATHAN R. TRAN

Specialist

California Finance Lenders Law

(213) 576-7522

Email: jtran@corp.ca.gov

JT:ed

EXHIBIT J

STATE OF CALIFORNIA -- BUSINESS, TRANSPORTATION AND HOUSING AGENCY

ARNOLD SCHWARZENEGGER, Governor

DEPARTMENT OF CORPORATIONS
California's Investment and Financing AuthorityLos Angeles, California
August 6, 2007IN REPLY REFER TO:
FILE NO: 603-8780CASHCALL, INC.
ATTN: PAUL REDDAM, PRESIDENT
17360 BROOKHURST STREET
FOUNTAIN VALLEY, CA 92708Reference: REGULATORY EXAMINATION

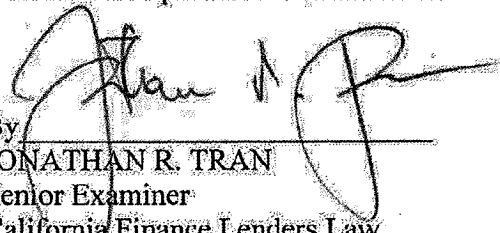
Dear Mr. Reddam:

REPORT OF REGULATORY EXAMINATION
CALIFORNIA FINANCE LENDERS

A regulatory examination of the business conducted under your California Finance Lenders license was commenced on June 6, 2007. The examination was made pursuant to Section 22701 of the Financial Code. The examination was made, in most cases, by a sampling of loan transactions made during the preceding year.

The exceptions disclosed, if any, by the examination were minor or occasional in nature and were corrected or discussed at the time of the examination. Further comment is not warranted and the examination is considered closed.

Sincerely,

Preston DuFauchard
California Corporations Commissioner
By
JONATHAN R. TRAN
Senior Examiner
California Finance Lenders Law
(213) 576-7522
Email: jtran@corp.ca.gov
JRT:ed

• Securities • Franchises • Off-Exchange Commodities • Investment and Financial Services •
• Independent Escrows • Consumer and Commercial Finance Lending • Residential Mortgage Lending •

SACRAMENTO 95814-4052
1515 K STREET, SUITE 200
(916) 445-7205SAN FRANCISCO 94105-2908
71 STEVENSON STREET, STE 2100
(415) 557-3787LOS ANGELES 90013-2344
320 WEST 4TH STREET, STE 750
(213) 576-7500SAN DIEGO 92101-3697
1350 FRONT STREET, RM 2034
(619) 525-4233

1-866-ASK-CORP

www.corp.ca.gov

1-866-275-2677

CONFIDENTIAL
CASHCALL 009007

EXHIBIT K

STATE OF CALIFORNIA – BUSINESS, TRANSPORTATION AND HOUSING AGENCY

EDMUND G. BROWN Jr., Governor

DEPARTMENT OF CORPORATIONS*Business Services and Consumer and Investor Protection*

Preston DuFauchard
 California Corporations Commissioner
 Los Angeles, California
 August 8, 2011



IN REPLY REFER TO:
 FILE NO: 603-8780

CASHCALL, INC.
 ATTN: RON RADZIMINSKY, VICE PRESIDENT
 1600 SOUTH DOUGLASS ROAD
 ANAHEIM, CA 92806

Reference: REGULATORY EXAMINATION

Dear Mr. Radzimirsky:

**REPORT OF REGULATORY EXAMINATION
 CALIFORNIA FINANCE LENDERS**

A regulatory examination of the business conducted under your California Finance Lenders license was commenced on November 23, 2010. The examination was made pursuant to Section 22701 of the Financial Code. The examination was made, in most cases, by a sampling of loan transactions made during the preceding year.

The exceptions disclosed by the examination are listed below. Please reply to each item when requested. When a reimbursement is requested, state the date and number of the check issued. If an account is credited, confirm that the borrower was notified of the credit and the current status of the account. When corrective action is requested, state specifically the action taken. The Company should note that all refunds made to consumers must be accompanied with the following statement:

"AS A RESULT OF AN EXAMINATION BY THE DEPARTMENT OF CORPORATIONS, A REFUND OR ADJUSTMENT IN THE AMOUNT OF \$XXX.XX IS BEING MADE FOR YOUR BENEFIT. IF YOU HAVE ANY QUESTIONS CONCERNING THIS REFUND, PLEASE CONTACT CASHCALL, INC. AT (888) XXX-XXXX."

Please send your reply within thirty (30) calendar days from the date of this report to Jonathan R. Tran at the Department's Los Angeles office.

1. Our examination discloses that numerous borrowers made their first payment on the same day their loan was funded. By making a payment on the same date the loan was funded, the borrower's bona fide principal loan amount was effectively less than \$2,500.00. Therefore, the interest rate and administrative fee collected on these loans exceeded the maximum interest rate allowed pursuant to Section 22303 or 22304 of the Financial Code and exceeded the maximum administrative fee allowed pursuant to Section 22305 of the Financial Code. Examples are shown below:

SACRAMENTO 95814-4052
 1515 K STREET, SUITE 200
 (916) 445-7205

SAN FRANCISCO 94104
 ONE SANSOME STREET, SUITE 600
 (415) 972-8559

LOS ANGELES 90013-2344
 320 WEST 4TH STREET, SUITE 750
 (213) 576-7500

SAN DIEGO 92101-3697
 1350 FRONT STREET, ROOM 2034
 (619) 525-4233

1-866-ASK-CORP

www.corp.ca.gov

1-866-275-2677

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CASHCALL, INC.

603-8780

Loan Number	Name	Original Principal Loan Amount	Funding Date	1 st Payment Date	Amount Paid
651232	Hastain	2,600.00	04/21/2008	04/21/2008	750.00
1854545	Munoz	2,600.00	03/25/2008	03/25/2008	1,400.00
1859087	Rutherford	2,600.00	04/10/2008	04/10/2008	1,725.00
1861863	Loyland	2,600.00	02/11/2008	02/11/2008	1,100.00
1874559	White	2,600.00	01/09/2008	01/09/2008	1,500.00

Please refund the interest and administrative fee overcharges. Since our examination disclosed an excessive number of these overcharges among the accounts reviewed. Please review and correct all accounts that might have similar overcharges. This review should cover the period from January 1, 2008 to date. Please provide the Department with an electronic report of all refunds in *Microsoft Excel*. The report should include borrower's name, account number, date of loan, refund amount, date of refund, and check number or date account credited.

2. The recording fee charged in the following real estate loan exceeded the actual fee incurred (Sec. 22336(a) Fin. Code):

Loan No.	Name	Fee Charged	Actual Charge	Overcharge
1000010388	Hamilton	\$ 57.00	\$ 54.00	\$3.00

Please provide evidence of the refund in the reply.

3. Judgment was obtained for the balance due on the following loan. The rate of charge was not reduced to 10% per annum (Sec. 685.010 California Code of Civil Procedure):

Loan No.	Name
244552	Jackson

Please explain and state the corrective action taken in the reply.

4. Title fees were charged in the following real estate loans and there were no title policies on file (Sec. 1425 & 1435 CCR).

Loan No.	Name
1000031382	Studer
1000030469	Choojian

Please provide copies of Schedule A of the title policies with your reply, along with evidence that any overcharges have been refunded.

5. The Good Faith Estimate was missing in the following real estate secured loans (24 CFR 3500.7).

Loan No.	Name
1000010135	Lantsberg
1000011742	Morales

Please take steps to ensure future compliance.

CASHCALL, INC.

603-8780

6. Our examination disclosed that CFL license number under which the loans were made was not correctly disclosed to the borrowers (Section 22337 FC):

Loan No.	Name	License Number Disclosed
1000029014	Barton	603-F394
1000010571	De la Cruz	603-F394

Please explain and state the corrective action taken in the reply to assure future compliance.

7. The examination disclosed that there were substantial increases in the loan origination or loan discount fees collected from the borrowers in the following real estate secured loans. In addition, there was no evidence on files to indicate that the borrowers were provided with a new or revised GFE disclosing the increases in fees before the loan signing. The fee increase appears to be disclosed to the borrower upon the signing of the closing documents. By not re-disclosing the increase in loan origination or discount fee in a timely manner, your company may have prevented the borrowers their opportunity to compare the loan fees with other mortgage companies or cancel the loan (RESPA and Section 1426 of the California Code of Regulations).

Loan No.	Name	Fee Type	Fee Per GFE	Fee Per HUD-1	Difference
1000012693	Sheldon	Discount Fee	\$4,560.00	\$5,696.25	\$1,136.25
1000011118	Meyer	Discount Fee	3,750.00	6,168.75	2,418.75
1000010898	*Hiner	Discount Fee	0.00	3,575.00	3,575.00
1000010135	Lantsberg	Origination	802.50	1,800.00	907.50
1000011742	Morales	Discount Fee	3,630.00	7,000.00	3,370.00
1000010388	Hamilton	Discount Fee	1,042.50	3,127.50	2,085.50
1000010688	Ortega	Origination	3,460.00	3,510.00	50.00

* The difference was refunded to the borrower.

Please explain, and state the corrective action taken in the reply.

8. The examination disclosed the first payment due date was more than 45 days from the date of the loan (Section 22307 FC). Examples are shown below:

Loan No.	Name	Loan Date	1 st Payment Due Date
4745339	Loving	11/15/10	01/01/11
4113781	Harley	07/16/10	09/01/10
4986526	Herbert	12/16/10	02/01/11

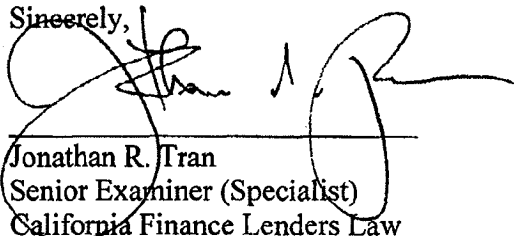
Please explain, and state the corrective action taken in the reply to assure future compliance.

CASHCALL, INC.

603-8780

Other matters were either clarified or corrected during the examination and do not warrant further comment.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jonathan R. Tran', is written over a horizontal line.

Jonathan R. Tran
Senior Examiner (Specialist)
California Finance Lenders Law
(213) 576-7522
Email: jtran@corp.ca.gov
JRT: mc